



A CHRISTMAS CARMEN


Sound over all waters, reach out from all lands,
The chorus of voices, the claspings of hands;
Sing hymns that were sung by the stars of the morn,
Sing songs of the angels when Jesus was born!
With glad jubilations
Bring hope to the nations!
The dark night is ending and dawn has begun:
Rise, hope of the ages, arise like the sun,
All speech flow to music, all hearts beat as one!

Sing the bridal of nations! With chorals of love
Sing out the war-vulture and sing in the dove,
Till the hearts of the peoples keep time in accord,
And the voice of the world is the voice of the Lord!
Clasp hands of the nations
In strong gratulations:
The dark night is ending and dawn has begun:
Rise, hope of the ages, arise like the sun,
All speech flow to music, all hearts beat as one!

Blow, bugles of battle, the marches of peace;
East, West, North and South let the long quarrel cease;
Sing the song of great joy that the angels began,
Sing of glory to God and of good-will to man!
Hark! joining in chorus
The heavens bend o'er us!
The dark night is ending and dawn has begun:
Rise, hope of the ages, arise like the sun,
All speech flow to music, all hearts beat as one!

John Greenleaf Whittier.





*Just a
made-to-order
smoke for a man
who's a judge of
real tobacco
quality* — 10 cents straight
2 for a Quarter
15 cents straight

The HARVESTER

Trade supplied by
WORDEN GROCER COMPANY
GRAND RAPIDS—KALAMAZOO—LANSING



Are You Boosting Fleischmann's Yeast

If your answer is yes, then you're among that host of progressive grocers sharing in the substantial profits from the popular little tinfoil package.

Here's one practical form of boosting; Keep a supply of leaflets always at hand. They tell about the health-benefits of yeast—how to use it and for what. Moreover they let your customers know that you are right on the job ready to supply compressed yeast at its freshest.

Our newspaper and magazine advertisements urge readers to go to their grocer's for fresh yeast. Are you ready to supply it when they come—FLEISCHMANN'S of course.

The Fleischmann Company

**Ask Us About Our New Tea Sugar
Syrup Season**
Get your Customers to try
Franklin Golden Syrup

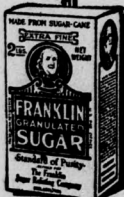

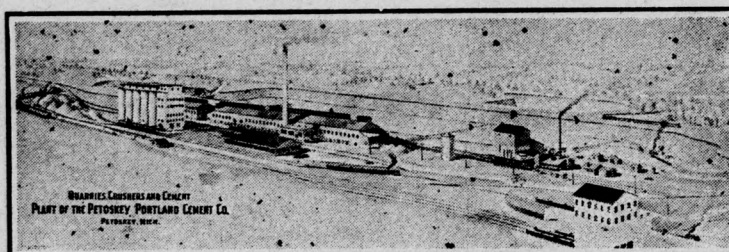


They will ask *you* for it after that.
Your best assurance of its quality is
the fact that it is made by

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

Granulated, Dainty Lumps, Powdered,
Confectioners, Brown, Golden Syrup

Petoskey Portland Cement

A Light Color Cement

Manufactured on wet process from Petoskey limestone and shale in the most modern cement plant in the world. The best of raw materials and extreme fine grinding insure highest quality cement. The process insures absolute uniformity.

ASK YOUR DEALER FOR IT.

Petoskey Portland Cement Co.
General Office, Petoskey, Michigan

MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 21, 1921

Number 1996

MICHIGAN TRADESMAN

(Unlike any other paper.)
Frank, Free and Fearless for the Good
That We Can Do.
Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids.

E. A. STOWE, Editor.

Subscription Price.

Three dollars per year, if paid strictly
in advance.

Four dollars per year, if not paid in
advance.

Canadian subscriptions, \$4.04 per year,
payable invariably in advance.

Sample copies 10 cents each.

Extra copies of current issues, 10 cents;
issues a month or more old, 15 cents;

issues a year or more old, 25 cents; issues
five years or more old 50 cents.

Entered at the Postoffice of Grand
Rapids under Act of March 3, 1879.

ABSORBED FIVE MILLIONS.

Carlyle once remarked: "England is peopled with 35,000,000 people—most fools."

America has now over 100,000,000 people and, judging by the report filed in a United States Court at Chicago last Saturday relative to the Harrison Parker fiasco, we have our full proportion of fools.

How so?

Ninety thousand people subscribed for \$28,332,098.46 stock in the Co-Operative Society of America.

Ninety thousand people actually paid \$11,337,965.94 in cash to apply on their subscriptions.

On this amount nearly one-half—\$5,666,417.89 to be exact—was absorbed by the crafty creatures who sold the stock by telling the 90,000 dupes how badly they were being swindled by the retail merchants.

The other half of the eleven millions has been so completely absorbed by Harrison Parker and his associated cut-throats that they have only \$16 left on hand or \$1 for each 5625 subscribers.

The 5625 subscribers will not get their \$1, because the concern owes \$1,758,478.20 for merchandise purchased by the managers—to keep the 200 stores of the Society going on a losing basis.

Yet in the face of this fearful condition, people by the thousands are chasing Harrison Parker around the streets of Chicago, urging him to launch another co-operative undertaking and offering to back him to the limit of their resources, although they realize that everything he has ever touched has turned out to be a swindle of the first water—a delusion and a snare to the poor dupes who might as well pour their money into a rat hole or throw it into the fire, because they will never see the color of it again.

The Tradesman has denounced every undertaking Harrison Parker has espoused for the past dozen years as a swindle. About ten years ago he

retaliated by bringing action against the Tradesman for \$50,000 damages for alleged libel in the United States Court. The Tradesman pleaded justification and made ample arrangements to prove the truth of our allegations. The night before the case was set for trial Parker sent his attorney to Grand Rapids, paid all the costs incurred by the Tradesman and withdrew his suit, thus plainly disclosing the yellow streak he has cultivated so assiduously ever since he embarked on a criminal career.

Parker and his wife have evidently absorbed not less than five million dollars in his latest swindle—and neither are behind the bars, although Mrs. Parker takes the precaution to remain out of the country, so she cannot be reached by legal process.

Considering the number of times Parker committed perjury in testifying in the United States Court in this matter—it appears to be utterly impossible for him to tell the truth—it is to be hoped that he will be prosecuted on that score and given an opportunity to repent for his many crimes behind prison bars. Unless he is prosecuted, his criminal career and immunity from punishment will serve as an incentive to a crowd of imitators to pursue the same pathway, with the same unfortunate result for all concerned.

HAS PASSED THE PEAK.

Reports from all sections of the country are to the effect that the holiday trade has developed in encouraging volume. In many cases the heads of department stores predict that their dollar turn-over will be considerably in excess of that of last year, notwithstanding the lower price levels of 1921. One interesting question that has been raised is whether there has been any change in the fashion in gifts since the passing of war-time extravagance; that is, whether the depression of the past year has served to increase the demand for more utilitarian goods at the expense of mere novelties. When this has been discussed by dealers, they express the opinion that there has been little change in the consumers' tastes. While there is a good demand for such things as silk umbrellas, handkerchiefs, neckwear, gloves, mufflers and hosiery, the goods in the art and novelty departments continue as heretofore to be the most popular. One other fact that has become apparent this year is that buyers have learned pretty well the advisability of shopping early, especially in the larger towns, where the holiday trade has the peak a full week before Christmas.

A safety match is only safe in a fireproof building.

FOREIGN TRADE PARADOX.

The sudden rise in foreign exchange during the week has served to increase the interest here in the course of prices in other countries. The ultimate effect of this advance in the quotations of European exchange in the New York market will appear in a decline in price levels in the countries of Europe. In other words, as foreign moneys become more valuable in our market their purchasing power will increase at home and prices there will tend to fall. The recessions, however, will proceed much more slowly in each country than will the appreciation of its exchange, in the same way that prices have risen in countries like Germany and Austria much more slowly than the mark and crown have depreciated in terms of other currency.

One peculiar feature of this decline in prices in Europe in consequence of the improvement in the exchange situation is that it will not have the tendency to increase American buying in the overseas markets. It seems paradoxical that Americans can buy more profitably in countries where prices are rising than they can in countries where they are falling, yet this is true if the change in price levels is due to the fluctuations in exchange. In Great Britain, for example, wholesale prices have been declining rather rapidly for the last two months. This has been coincident with the rise in the price of sterling. If sterling rises faster than prices drop—and this has been the tendency—the lower prices will offer no inducement to foreign buyers to enter the British market, for whatever advantage may be derived from these lower prices will be more than offset by the higher price that will have to be offered for sterling bills. This tendency of rising exchange to check foreign buying appears to be greater in theory, however, than in actual practice, as the exchange factor, although important, is not always the dominant one in international trade. If it were, Germany would long ago have captured the trade of the world, whereas the course of its trade in recent months shows how easily facts sometimes demolish the most logical of theories.

THE BUSINESS CYCLE.

When the Joint Commission of Agricultural Enquiry pointed out in its preliminary report last week that the purchasing power of the American farmer's crops has been lower during the past year than any time during the preceding thirty years, it merely stated in an impressive way what has been long known to all who are familiar with price movements in

this country. In the last year and a half the rate of price recessions has broken all previous records. Prices of farm products declined more rapidly than those of the manufactured articles which the farmer had to buy. High production costs, in which war-time wages were a large element, resulted in the widest spread ever known between the prices of raw materials and those of finished products. To state the case in this way is not to belittle the farmers' troubles, but it is worthy of note that producers of other raw materials, especially of metals, were also adversely affected. It is a poor rule, however, that does not work both ways, and in the period from 1915 to the middle of 1920 the prices of farm products were running ahead of those of other commodities. The profits from the high-priced crops were not set aside as a reserve against possible lean years, but too often went into the purchase of lands at inflated values, and something into such things as luxurious, high-powered motor cars. Farmers as well as merchants and manufacturers need to be educated with regard to the business cycle. There is room for work along this line by the Department of Agriculture and the State experimental stations and agricultural colleges.

CUTTING TOBACCO PRICES.

Tobacco retailers in many of the larger cities are indulging in price-cutting on certain well-known brands of cigarettes. Leading tobacco manufacturers, however, state that they have not yet succeeded in bringing manufacturing costs to a point where there can be a permanent downward revision of prices. The present retail price-cutting is attributed to the keen competition among dealers who are scrambling for a larger volume of trade without much reference to profits. Leaf tobacco, as a result of reduced acreage and a poor season, bids fair to sell this year at prices comparable to those in the fall of 1919, when the market was unusually high and the crop was of better quality. Since the beginning of the present season prices for the leaf have climbed from \$25 per 100 pounds up to levels between \$35 and \$50, and the competition for the better grades is very keen. For this reason it is not believed that the present sporadic reductions will become general.

January 18, 1922, will mark the 2,000th issue of the Michigan Tradesman and it ought not to pass into history without receiving due attention at the hands of Tradesman readers. A tentative programme of the good things in store for that edition will be presented next week.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 20—Once upon a time there was a country merchant, a purveyor of dry goods, hardware and condiments and his place of business in the Grand Traverse region was a day's journey from Petoskey. In those days inventories and clean-up sales were unknown. It so happened that when high prices came this merchant's shelves were stocked to overflowing and he was thereby able to undersell his competitors. Word was passed throughout all the countryside and people from thereabouts came to deal with him, for folks did say that he was, indeed, a "square guy" and not a profiteer.

At pre-war prices his stock soon ran low and he must needs buy more in the market, for he had not taken the advice of salesmen who called upon him, preferring to do business with the wholesale houses by correspondence.

Since he must sell at cost-plus, the new stock moved more slowly and much of it remained unsold when the day of lower prices came upon him, wherefore he was some wrought up and wept not a little.

In due time a salesman did call to enquire about his account, now long past due, wherefore the merchant was wroth and cried out at him saying, "Begone, thou prune-peddler; get thee from out my dump. Away from me lest I fall upon thee and punch thy face!" Howbeit he smote him not, but made further talk: "Thine house hath filled my orders at high prices and I cannot move the goods; look you at the stock. There are a thousand beans charged to me at fifteen that I must needs sell at eighteen to save my skin. But lo! my competitor doth sell the same brand these ten days since for fourteen and it getteth my goat. Thou and thine house must await my account until the return of higher prices, when I may unload." And so saying he laid hold upon him.

The salesman then made reply, saying, "Wilt thou but unhand me and harken to horse-sense? I would that thou order from me two thousand more beans which are but nine-and-a-half, wholesale. Then shalt thou sell two for twenty-five, one from old stock at a loss of two-and-a-half and one of the new on which the profit is three. On the remaining thousand shall thy profit continue and thus can pay mine house its due." And he did so, even to the last.

And it came to pass that when the salesman was come again on the fourth week that the merchant gave him the glad hand and fell upon his neck saying, "thou art a wise guy and thy judgment is good. Knowest thou that I have sold twenty and two thousand beans more than the three thousand and have this month squared up with thy firm? Yea, have I not sold two beans where none were sold before? So savin, he opened the case and proffered him a Dutch Master, bidding him smoke on the house. And when he had done so the merchant spoke further, saying "Oh boy! thy wisdom hath saved me my farm in Antrim and my peace of mind; this night shalt thou sup with me in mine abode and sleep in bed if it pleaseth thee. Yea, thou shalt partake of my home-brew, for more than this I cannot give."

Moral: What profit it a man if he hath a store filled and selleth not a dum thing, therefore move thy stock lest it move thee.

The habit of expectancy always marks the strong man. It is a form of attraction; our own comes to us because we desire it; we find what we expect to find, and we receive what we ask for.

Only that love that seeks no personal gratification or reward, that does not make distinctions, and that leaves behind no heartaches, can be called divine.

Grieving one's self to death may be a luxury for the rich; a washerwoman

with eight children to support cannot afford such a luxury.

Let a man get the idea that he is being wronged, or that everything is against him, and you cut his earning capacity in two.

Rowland Hill used to say that he would not value any man's religion whose cat and dog were not the better for his piety.

Men of mettle turn disappointments into helps as the oyster turns into pearl the sand which annoys it.

A rough, rude, coarse manner creates an instantaneous prejudice, closes hearts, and bars doors against us.

Men will wrangle for religion, write for it, fight for it, die for it—anything but live for it.

There is a reverse curve on the West Michigan Pike between Muskegon and Grand Haven. The road is smooth and down grade in either direction. Trees and heavy undergrowth obstruct the view, but the going is

the least disturbed. His attention has probably never been called to it. Anyway, the place to register complaints is at the office and not in a second-floor toilet.

The chances are that what you call "hard luck," or "fate," that is against you, is some weakness, some vicious habit, which is counteracting all your efforts and keeping you down.

Health is a jewel, the most wonderful beautifier known to man. Guard it, wear it, love it, because without it, life itself is the dreariest, cruelest gift you own.

Labor is the genius that changes the world from ugliness to beauty and the great curse to a great blessing.

Neither wealth nor position can give the flow of satisfaction, the electric thrill and uplift, which comes from a superbly done job.

David said that all men are liars. And then he expects us to believe the one about Goliath.

THREE WEEKS IN A GROCERY STORE.

First Week.

I opened my store on a Monday fair
And advertised, "I'm On The Square."
Tuesday customers stood in tiers
And shouted, "Down with the profiteers!"
Wednesday I cut the price to cost,
And Thursday counted the cash I'd lost.
Friday was fish-day and business bum,
But Saturday morning it began to hum.
Sunday I figured the cost of rent
And found I hadn't made a cent.

Second Week.

On Monday morning a promoter bland
Called at my store and shook my hand.
"Your prices," said he "ain't quite so high,
But the question is, can you get by?"
Then he cussed and cussed the jobber man,
An' flashed the Creasey Co-Op plan.
"You'll never go broke and you'll never get bent
If you buy thru us at three per cent."
The prices he quoted looked good to me—
"Why, those are only samples!" he says to me.
"Hook up with us," he advised again,
"An' you can buck the biggest chain.
Three hundred dollars a contract buys,
That let's you out with the jobber guys."
Well, he looked so rich, so fat, so sleek,
I said, "I'll think it over all this week."

Third and Last Week.

On Monday I bought a Creasey share;
On Tuesday I was a millionaire;
On Wednesday I rode in an aeroplane;
On Thursday I cut my price again;
Friday I danced at the Opera-ball;
Saturday I went to the bankrupt hall.
Good-night!

quite safe because of the unique signs along the way. They are large and painted white, with lettering in heavy red and black, making them stand out in bold relief against the brown and green foliage. The words are: "Warning! Drive Slow; You Might Meet a Fool." Needless to say every motorist slows down and peers ahead to see just what kind of a fool may be coming towards him.

"Bill" Jenkins is adding more rooms to the Northern Hotel, at Big Rapids. Big "Bill" has a word of cheer for the weary traveler and a smile for the grouch. He has that rare faculty of personal interest that isn't overdone. That's why the Northern needs more rooms.

Every hotel at some time numbers among its guests the fresh "guy," the wit, the crank and the really funny. Some years ago one of them visited the Hotel Burdick, at Kalamazoo, and scolded these words in an upstairs toilet: "Proposed Location of a Coat Hanger." As time passed others of his kind visited the same place and each in his turn penned a similar suggestion until the four walls were a mass of scribbling. There they remain until this day for all we know, but no coat hanger has been placed upon the walls. Mr. Hodges is not

The doctors will gladly prescribe it, for then they can make some more money by prescribing an antidote.

The Christmas feeling now lingers with us through the whole year—when the same bills come in month after month.

Parson Wishart is preaching to a large number of non-residents of Grand Rapids. Last Sunday Judge William B. Brown and Fred G. Whipple, after watching the departure of the people who attended the service at Powers theater, agreed that not less than 150 were residents of small towns within fifty miles of Grand Rapids, who arrived in autos from their homes. Lakeview, Kalamazoo, Muskegon, Sparta, Lowell, Rockford, Middleville, Holland and Grand Haven were quite large represented in the audience. Judge Brown and Whipple have many acquaintances in the near-by towns and recognized those who were counted.

Some salesmen consider salesmanship as a separate and distinct part of a business. Their trade and territory are their own enterprise. Each man is his own boss, developing his own business. He is a business man, willing to do anything that will increase his sales. Others look upon their work as a job. They agree to call on

and talk to customers, take orders and send them in, but that's all. The example is cited of a certain sales manager and his men. Here is what the sales manager said: "We pay no salaries. Our salesmen are all on commission. We advance enough only to pay expenses. On Monday morning we mail a check for commission on all orders received up to Friday night. We pay commission on every order whether received direct from the customer by mail or taken by the salesman, but we pay commission only on customers called upon. If a salesman has called on a prospect, but has failed to secure an order and an order is mailed to us direct at a later date, we credit the salesman's account provided he has notified us of his call. Our salesmen carry several hundred sheets of firm stationery, imprinted with their name. They also carry a typewriter. It is their general practice if they call on a man and he does not order, or promises that he will send an order direct, to follow him up. They write interesting letters, perhaps a dozen a night." One letter written by a salesman ran: "When I called on you ten days ago you promised me that you would mail in your order during the week. My firm writes me that the order has not been received. If you haven't already mailed it, won't you please mail it to-day? I know and you know you need these goods," etc.

Wm. I. Millar, who abandoned the candy business a year ago to take on the line of upholstered goods manufactured by the Mueller Furniture Co., is greatly pleased with the change and enters upon his second year full of hope and courage. He covers the trade of the Southern states in the winter and the Atlantic coast states during the summer.

E. Rodenhouse, who has been in charge of the inspection department of the Heystek & Canfield Co. for the past seven years, has taken the State agency for the Fox Typewriter Co. He will continue to make his headquarters in this city.

Charles Nuthall, who has covered

THE wisdom of retaining Certified Accountants at this time—before the books are closed—isobvious.



SEIDMAN
& SEIDMAN

Accountants & Tax Consultants
Grand Rapids Savings Bank Bldg.
GRAND RAPIDS

New York Washington Rockford
Chicago Newark Jamestown

Central Michigan territory for about sixteen years for Edson, Moore & Co. and A. Krolik & Co., will succeed W. J. Smith as traveling representative for the Grand Rapids Dry Goods Co., beginning Jan. 1. He will have the territory between here and Jackson along the Michigan Central on both sides of it.

The officers and committees of the National organizations of traveling salesmen can write and talk to hotel managements decrying the rates charged for sample and sleeping rooms until the cows come home, but if the men who actually make use of these rooms pay the high tariffs without a murmur, landlords are naturally justified in thinking that the complaints registered by the men higher up are figments of their imaginations. If, on the other hand, traveling salesmen would register protest, turn and leave hotels where exorbitant rates are charged, patronizing the hostelrys where the management is less greedy, the action would back up and endorse the attitude and demands of the association officials and the revisions which all salesmen ask would doubtless be forthcoming.

Price of Canned Luxuries Too High.

Consumers are usually ready and willing to buy any sensibly prepared food offered at a price consistent with wise economy. They are not ready, and never have been, or never will be, to buy and use freely canned food of unusual preparation and at fancy prices.

For illustration, pate de fois gras, boned chicken, chicken liver with truffles, mincemeat, with real brandy, in cans, and many other luxuries, "so-called," which a few canners are now putting on the market.

These goods formerly sold freely when the market was much lower than now, and always will have some sale, but such articles have been advanced in price to such a point of inflated value that they are on retailers' shelves unmoved and unmovable.

The manufacturers of such delicacies should take account of themselves and adopt measures to put their goods within the reach of the great middle class of consumers, who are free spenders for what they want, but who will not buy an article that they consider exorbitant in value and resent being unduly overcharged.

I took a trip around the trade with a salesman for such a line recently and the appreciation shown his goods was discouraging. Any buyer who had a stock of similar goods expressed anxiety to dispose of them, and when orders were asked for the request was treated as a joke.

A pound can of boned chicken at \$1.25 retail is not in touch with the trend of prices or the times, and housewives will buy their chicken at the market and do their own boning.

This article, viz., boned chicken, in No. 1 cans sold several years ago at a wholesale price which permitted dealers to retail it at 75c per can, and those times are rapidly returning. Chicken canners should "come off their perch" and give people a chance to buy their goods once more.

This condition exists in relation to quite a number of food luxuries that have fallen far behind in the return of price to normalcy through the reduction in prices of raw material, of labor and of supplies used in manufacturing.

John R. Lee.

Compliments of the Season

Once each year it is our very pleasant opportunity to pause in the hurry and rush of the last moments before Christmas to extend to our customers the greetings of the season.

We are sincere in this.

We wish we could speak to each of our customers personally.

The next best thing is to speak through the columns of the Tradesman.

We want you to realize that these are not mere words, printed here as a matter of course.

They are a sincere expression of a genuine feeling.

This store is something more than a place to buy goods.

It is a great, human institution—there is a welcome in it, and a warmth of feeling that comes from sincerity of purpose.

We are proud to believe that our store has a large place in the affections of the buying public.

We shall endeavor at all times to be worthy of it.

We wish, too, to thank our customers for their patronage during the year just closing, which has been the most exasperating year ever experienced by the grocery trade. The coming year starts full of promise for the trade, both wholesale and retail, and we enter upon the new season with hope and courage.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.

MOVEMENT OF MERCHANTS.

Jackson—Spertner Bros. Paper Co. has engaged in business at 224 Liberty street.

Hillsdale—William Miner, recently of Pittsford, has engaged in the meat business here.

Le Roy—Fire destroyed the store building, grocery and feed stock of Ray E. Smith.

Marquette—Campbell Bros. have engaged in the fuel business at 324 Genesee street.

Ferndale—The American State Bank has increased its capital stock from \$25,000 to \$50,000.

Mason—The Parsons-Dean Co., automobile supplies and garage, has changed its name to the Dean-Jacobs Co.

Lowell—G. D. Clinstman has purchased a half interest in the King block and is enlarging his store 50 per cent.

Big Rapids—Fire damaged the grocery stock of J. O. Oleson to the amount of about \$2,000, practically covered by insurance.

Freeland—Thieves entered the general store of E. J. Ferguson and carried away considerable stock and the contents of the cash register.

Needmore—Edd Davis, who has conducted a general store here for the past 15 years, has sold his stock and store building to Mr. Edgell, who has taken possession.

Benton Harbor—The Combs Electric Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$1,000 paid in in cash.

Quincy—L. E. Atkins, who conducts a pool room and tobacco store, has purchased the E. T. Shurlow pool room and tobacco store and will conduct both places of business.

Owosso—L. C. Clark and H. W. Rahn have formed a co-partnership and engaged in the grocery and meat business at 800 West Main street under the style of Clark & Rahn.

Detroit—The Consumers Grocery Co., 800 Harper avenue, has been incorporated with an authorized capital stock of \$6,000, all of which has been subscribed and paid in in property.

Jackson—F. A. Fletcher, wholesale meat dealer at 106 Lansing avenue, has purchased the grocery and meat stock of J. W. Gleason and will continue the business at the same location, 203 North Jackson street.

Bellevue—J. F. Latty has sold his billiard and pool parlor and stock of cigars, tobacco and confectionery to Ed O'Connor, recently of Hickory Corners, who will continue the business at the same location.

Reading—Pinkham & Wright have remodeled their office and stock room and added a complete stock of parts, supplies and accessories for both automobiles and trucks to their stock of automobile tires.

Detroit—The Rex Tractor Co., 293 Phillip avenue, has been incorporated with an authorized capital stock of \$50,000, of which amount \$31,000 has been subscribed, \$900 paid in in cash and \$17,500 in property.

Grand Rapids—George Hamburg and Luke Vredevel of Central Park have purchased the Marcell market and grocery at 112 Michigan street.

The name of the business has been changed to the Consumers Market.

Jackson—H. M. Dickinson, grocer and meat dealer at 1802 East Main street, has purchased a lot directly across the street from his present location and is erecting a modern store building which he will occupy with his stock about Feb. 1.

St. Johns—The State Bank of St. Johns sold the Johnson Bros. grocery stock, upon which the bank held a mortgage, to E. J. Pierce for the amount of the mortgage, some \$1,500 or \$1,600. This leaves nothing for the unsecured creditors.

Grand Rapids—Application has been made to the comptroller of the treasury at Washington for a National bank charter for the City Trust and Savings Bank, now operating under a state charter. As a National bank it will be the City National Bank.

Tekonsha—Leo McNall, who sold his bakery and removed to Constantine several years ago, has returned and purchased the bakery of Greenwood & Lusk, taking immediate possession. Mr. McNall will install a new oven and make other improvements.

Negaunee—The Negaunee cash grocery, located in the Miller building, on Iron street, has opened for business, under the management of George Chudacoff, formerly of Munising. The company recently purchased the stock and store fixtures in the store, which were owned by the Gannon Grocery Co., of Marquette, and has remodeled and redecorated the store throughout.

Vogel Center—Gerboard De Bree has traded his store building and residence to Benjamin Bouman for the latter's farm, located near Vogel Center. Mr. Bouman buys the stock and fixtures and will take possession about Dec. 20. Mr. De Bree was in trade at Vogel Center eighteen years last October. In March, 1917, he lost his store and \$9,000 stock by fire, with only \$6,000 insurance. In the Spring of 1917 he erected a cement block building, 30 x 70., with full basement, which he has now transferred to Mr. Bouman.

Manufacturing Matters.

Ovid—The Ovid Creamery Co. has increased its capital stock from \$50,000 to \$100,000.

Detroit—The Physicians Stationery Co., 3433 Woodward avenue, has increased its capital stock from \$2,500 to \$13,500.

Detroit—The Illinois White Metal Co., Inc., 687 Illinois street, has decreased its capital stock from \$30,000 to \$15,000.

Detroit—The American Twist Drill & Tool Co., 2804 West Jefferson avenue, has increased its capital stock from \$400,000 to \$750,000.

Montague—Clifford Smith is equipping a large building with machinery and as soon as it is in place will commence to manufacture brooms.

Homer—R. C. Edwards has sold the bakery which he has conducted for many years, to William Linton and Perry Goodwin who have formed a co-partnership and taken possession.

Detroit—The Rubber Process Corporation has been incorporated with an authorized capital stock of \$50,000

preferred and 25,000 shares at \$1 per share, of which amount \$50,000 has been subscribed and \$25,000 paid in in cash.

South Haven—The South Haven Chemical Co. has merged its business into a stock company with an authorized capital stock of \$20,000 common and \$5,000 preferred, of which amount \$14,400 has been subscribed and \$13,984.50 paid in in property.

Petoskey—The Petoskey Kitchen Cabinet Co. has been incorporated to manufacture and sell cabinet dish washers and accessories, with an authorized capital stock of \$15,000, of which amount \$5,290 has been subscribed and paid in, \$850 in cash and \$4,440 in property.

Adrian—The Reiber-Kolz Co., manufacturer of a device for the operation of an automobile spotlight, has leased a building and will remain at Adrian. Machinery has been ordered and the company expects to be producing reflectors at the new plant in considerable quantities by Jan. 1.

Midland—C. G. Oviatt, wholesale and retail baker, has just completed one of the most modern bakeries in this part of the State. He opened the building with a banquet and entertainment to about 180 merchants from Midland and other towns between Saginaw and Evart, who sell Oviatt bread.

Review of the Produce Market.

Apples—Wagner, Greenings, Spys, Baldwins and Russets command \$7 @9 per bbl.; cooking apples, \$7 per bbl. Box apples from the Coast command, \$4 for Jonathans and Spitzenbergs.

Bagas—Canadian, \$2 per 100 lbs.

Bananas—8c per lb.

Beets—\$1 per bu.

Butter—Local jobbers hold extra creamery at 42c in 63 lb. tubs for fresh and 39c for cold storage; 43c for fresh in 40 lb. tubs. Prints 44c per lb. Jobbers pay 21c for packing stock.

Cabbage—\$4 per 100 lbs.

Carrots—\$1.40 per bu.

Celery—40c for ordinary and 60c for Jumbo; Calif., \$8.50 per crate of 6 to 7 doz.

Cranberries—Late Howes command \$25 per bbl. and \$12.25 per ½ bbl.

Cucumbers—Illinois hot house command \$4 per doz., for extra fancy and \$3.50 per doz. for fancy.

Eggs—The price of fresh dropped to 42c last week, but the cold weather this week caused an advance to 48c. Many of the so-called "fresh eggs" are held eggs—held by the farmers in salt, sawdust, etc., to participate in the higher prices now prevailing. Local dealers are paying 48c for fresh. Cold storage have been reduced to the following basis:

Extras	42c
Firsts	40c
Firsts in cartons	44c
Seconds	34c
Checks	33c

Grape Fruit—The demand is good and higher prices will soon prevail. Present prices are as follows:

36	4.00
46-54	4.25
64-70-80	4.50
96	4.00

Grapes—California Emperors command \$7.75 per 30 lb. kegs; Spanish Malagas fetch \$12@14 for 40 lb. keg.

Green Onions—Shalots, 75c per doz. bunches.

Lemons—Sunkissed are selling on the following basis:

300 size, per box	\$6.00
270 size, per box	6.00
240 size, per box	5.50

Choice are held as follows:

300 size, per box	\$5.50
240 size, per box	5.00

Lettuce—Hot house leaf, 20@22c per lb.; Iceberg from California, \$5@5.50 per crate.

Onions—California, \$6 per 100 lb sack; home grown \$5.50 per 100 lb. sack; Spanish, \$3 per crate.

Oranges—Fancy California Navels now sell as follows:

90 and 100	\$7.00
150, 176 and 200	7.25
216	7.25
252	7.25
288	6.25
324	5.75

Parsley—60c per doz. bunches.

Peppers—Florida, 75c per basket.

Pineapple—\$9@10 per crate for Florida.

Potatoes—The market is weak. Locally potatoes are selling at 60@75c per bu.

Poultry—Local buyers pay as follows for live:

Turkeys	38@40c
Geese	22c
Choice Ducks	20@22c

Light fowls 16c |

Heavy fowls 19c |

Light Chickens 14c |

Heavy Chickens 19c |

Dressed turkeys, 5c more than live; dressed chickens, 3c more than live.

Radishes—85c per doz. bunches for home grown hot house.

Squash—\$2.75 per 100 lbs. for Hubbard.

Sweet Potatoes—Kiln dried command \$2.50 per hamper.

Tomatoes—\$1.50 for 6 lb. basket from California.

Dispel the Gloom.

Chicago, Dec. 20—I am particularly interested in your remarks in the Tradesman in which you are making strenuous efforts to dispel the gloom that seems to have seized the business world. If every one would follow the same line of reason you do, it would not be long before the country would be moving upward. Unfortunately, a large number of our business men seem to be afflicted with a form of paralysis. They are sitting tight, making no effort to better conditions and remind me of a hopeless invalid who is calmly awaiting death. During my travels around the country recently, I have seen so many evidences of this despair. The business is here and if everybody would cast off this mantle of gloom, roll up his sleeves, smile and push, the results would soon be indicated by a healthier condition of our business life. If the trade journals would all get together and outline a policy for bettering business conditions, I believe that every one would sit up and do likewise.

W. G. Sanderson.

Sugar Syrups—Sellers are understood to be open to bids considerably under quoted prices, but buyers do not seem to be interested.

According to the eternal fitness of things a duck of a girl should marry a quack doctor.

Essential Features of the Grocery Staples.

We have had "open weather" thus far in December, having been no day when canned foods could not have been safely shipped without danger of freezing; therefore wholesale grocers report that distribution of canned foods during the month has been much better than usual. When it is considered that they have not bought any canned foods for about sixty days, during which distribution has been unimpeded, it is logical to infer that stocks are low and that replenishing will soon have to begin.

In canned corn an unusual situation prevails. Eastern canners are underselling the canners of the West from 15 to 20 per cent. in price, a most remarkable condition.

Canned tomatoes are being critically regarded, and the statistics of the output of 1921 awaited by buyers. The U. S. Department of Agriculture has published its estimate, based upon the acreage, but the actual compilation by the National Canners' Association from canners' reports has not yet been announced.

Canned peas are quiet for several reasons. The principal reason is that the stock left in canners' hands is incomplete and in small lots, and held at full prices. Another reason is that all stock in canners' hands is in winter storage and held by canners who do not need the money and can afford to hold the stock until spring when they expect higher prices.

There is some demand for California canned peaches of the yellow cling variety, but purchases are being made altogether from spot stock in Chicago warehouses, none being bought for shipment from the Pacific coast. The demand seems to be limited to the one article in this line. Some purchases at wholesale are being made for January shipment to come in after inventory taking, especially of supplies of winter packed canned foods which will be in better demand for spring trade.

The National Canners' Association is hard at work preparing the big program for the annual convention at Louisville the week of Jan. 16 to 21, and the Canning Machinery Association and the National Food Brokers' Association are similarly engaged, as all three of these big National organizations meet at the same time and place, but have separate programs. The attendance usually exceeds 4,000, and sometimes reaches 5,000.

During the war period the price of navy beans and red kidney beans dried in bags, advanced so enormously that canners were compelled to search the earth to find beans that could be used for canning purposes. Japan, China, Manchuria and other Asiatic countries found a market with our canners for various kinds of beans—pink, red and white, produced in their countries.

Their prices were somewhat lower than beans could be had from stock grown in the United States. The qualities were irregular, however, and not as dependable as homegrown stock.

Now that prices have declined until normal has almost been reached, the importation of dried beans is heavily reduced. This reduction of prices has enabled canners to return to the home

grown stock and to reduce prices on their canned products. It has also enabled them to offer a much better quality than when they were using imported beans.

What is known as "winter packing" of canned foods—hominy, red beans, pork and beans, kraut, etc.—is now going on and prices are being named by canners which are much lower than for some time.

The increased charge for storage in transit of fruits in carloads which railroads intended to put into effect Aug. 15 last, have been ordered canceled by the Interstate Commerce Commission. The railroads are also ordered to refund all money so collected.

North Carolina berry growers have filed a complaint with the Interstate Commerce Commission, charging the American Railway Express Company with refusing to provide them with refrigerator car service.

These concessions and reductions are of no especial advantage to canners, but as news they go to show that fresh fruit shippers leave nothing undone to put their goods on the market cheaply, and their example is good to point the way to the canners.

Sugar—New York refiners have again reduced their quotations, in consequence of which Michigan jobbers have reduced the prices in the five zones in Michigan as follows:

Grand Rapids	5.50@5.80
Northern	5.70@6.00
Saginaw	5.75@5.95
Detroit	5.75@5.95
Southwestern	5.50@5.80

Tea—The market is quieter, but there is enough business transacted to indicate that the upward trend of prices will continue. The market is practically clean of pan fired Japans. Baskets are scarce and held at very firm prices. Low grade fermented teas are still advancing in price, while the spot supply is diminishing very rapidly. Formosas are in very short supply and are bringing 20@21c for standards. The list is firm.

Canned Fruits—California fruits are slowly developing a better tone on spot, putting the market more in line with the West, but it is a slow process as local buying is limited. Apricots and peaches are improving and the former are to be found only in small lots, and these are of scattering varieties. Cherries are firm by reason of their general shortage but are not active. Northwestern berries are in fair request. Pineapple sells in a moderate jobbing way. Apples are steady.

Canned Vegetables—In tomatoes the market worked itself into a better position during the course of the week, noticeable more in the absence of low quotations than in any marked advance. There is more than the usual enquiry for grades better than standards, and such were firm and not freely offered. Peas remain about the same. The shortage of standards is recognized and pronounced and tends toward a higher market, as Wisconsin and Southern canners now hold their surplus at higher figures. Extra standards are quiet, as they are not selling freely either to replace standards or fancy packs. The

latter are firm in the desirable sieves and sparingly offered. Corn ruled weak and was neglected all of last week. Standards are being bought in a small and unimportant way, mostly from the South, where quotations range all the way from 85@95c, according to the ideas of the canner. Fancy Maine is almost unobtainable from first hands. Spinach and string beans are scarce and favor the seller.

Dried Fruits—All dried fruits are in restricted demand, with purchases confined mostly to spot offerings and with little or no business placed for immediate shipment from the Coast. Jobbers do not want to add to their stocks nor increase their expenses by purchases at the turn of the year, but prefer to buy in a small way at the prevailing range of prices on spot, which is more favorable than the Coast basis. It is hand-to-mouth trading and therefore of no material influence in the ultimate drift of the market. The waiting policy will likely continue for several weeks to come, but after inventories are completed it is believed that more activity will develop, as Eastern jobbers are carrying light stocks, and if there is an upward trend of prices there will, no doubt, be more or less of a concerted action to cover where shortages exist. California and Oregon prunes are easy because of close selling by certain holders who are forced to take up their drafts and to do so had to sacrifice their prices in some instances. All sizes are selling in a moderate way with small prunes showing a preference. On the Coast some buying of sizes smaller than 70s has occurred for January shipment by way of the Panama Canal. California shippers are all bullish in their postings and forecast a higher market in January. Thompson seedless raisins on spot are below a parity with the Coast. In the West, the Associated as well as independents are holding firm, expecting the Eastern markets to recover from the effects of the present resales at low prices. Thompsons are held with confidence as it is thought they will be needed for the 5c package trade and for other purposes. All varieties of raisins are quiet at the moment. Apricots are very sparingly offered in the West in the Blenheim and Royal varieties, and in sympathy Southern packs are firm. Increased business is in prospect in the near future to take care of spring distributing requirements. Peaches are held at a premium in the West and are in strong position on spot as the result of light offerings. While temporarily quiet they are being carried for a later market. Dates are being bought for immediate use, but there is hesitancy to anticipate wants of the new year. Figs are firm and in light supply.

Nuts—The wholesale movement is a disappointment as it is not up to expectations. The local trade has not been the active buyer distributors had counted upon, probably because retailers overstocked at Thanksgiving and do not need replenishments. The closing week of the holiday trade bids fair to show moderate trading.

All lines of nuts are firm, except Brazil nuts, which are easy in prospect of heavier arrivals of new crop after the turn of the year. Shelled walnuts, as well as those in shell, are firm on spot and foreign markets are bullish. Little or nothing is offered abroad in the way of Grenobles. Domestic and foreign almonds are in strong position.

Corn Syrup—Year-end influences tend to keep trade within narrow limits, but the steady tone of the market is retained.

New Hands on the Helm at Lansing.

Lansing, Dec. 20—Lansing grocers and meat dealers at their annual banquet, held in the parlors of the First Baptist church, heard reports, elected officers and took a fresh grip on the problems which confront the retailers. Officers for the ensuing year are:

President—George Daschner.
Vice-President—M. C. Goossen.
Second Vice-President—L. W. Van Dusen.
Secretary and Treasurer—Frank C. Larabee.

Frank McConnel, retiring president, presided at the meeting, which was one of the best of the year. Mr. McConnel reviewed the progress made, calling attention to the effort to enforce the Sunday closing law and the results obtained along other lines. John Affeldt, Jr., made a special report on the Sunday closing, stating that a number of arrests and prosecutions had taken place and that final disposition had been left to a ruling by the supreme court. Members of the Association take a broad view of the Sunday closing and observe the law. Most of the offenses come from dealers in fruit who carry small lines of groceries.

J. P. Shaefer read an interesting article on retail merchandising as it affects the grocer.

Prof. J. T. Horner of the Department of Economics was the chief speaker, emphasizing present day conditions and reasons for them. He pointed out the serious impairment of the buying power, especially that of the farmer. In his opinion the worst of our financial troubles are over but recovery will be slow. With stabilization of foreign exchange, rehabilitation of European countries, limitation of arms, and the successful development of foreign credits, the speaker predicted that the merchant here would soon feel the better effects. Effects of a war which lasted four years and wrought so much havoc in the world, he declared, could not be overcome in a single year.

Prof. Horner is preparing a survey of the retail grocery and meat business which will produce some valuable information for members of the Association.

Harrison Parker as a Perjurer.

Reports from Chicago are to the effect that three charges are soon to be laid at Harrison Parker's door, as follows:

1. Perjury.
2. Use of the mails to defraud.
3. Conspiracy to defraud in the Co-operative Society of America matter.

It is understood that numerous charges of perjury have been laid before the Federal grand jury and that action on the other charges will also be taken soon.

The more expedition with which the charges are considered by the proper legal tribunals the better it will be for all concerned.

Few men bewail the loss of another man's money.

REINDEERS OF THE SOUTH.

Celebrating Christmas Day Near Savannah in Wartime.

Written for the Tradesman.

In all the Christmas lore for ages past, Santa Claus comes from the land of ice and snow with high-headed reindeer adorned with many pronged antlers. Who has not seen in the frosty air of Christmas night in the North the reindeer sledge and heard the music of the bells and the voice of the ancient mariner of the air?

But who has seen the reindeer of the South? Only a few of the soldier boys of Sherman's Army, for who but the "bummer boys" would have thought of putting a pair of antlers on a pack mule's head and driving about an enemy's country filling the stockings of hungry babies. It was nearing Christmas day of 1864 when the Captain, with ninety men in command, received instructions to proceed at once to the relief of the citizens of a little village North and West of Savannah. Both armies had foraged the place and its people were without food.

The orders were concluded with the information, "Straggling bands of the enemy are pillaging. Caution and promptness are important."

One hundred mules were packed with hard bread, pork, coffee and sugar and, guarded by the ninety mounted men, filed up from the harbor wharfs through the congested streets of Savannah where fifty thousand refugees from the surrounding country, as well as most of Sherman's army, and its own town people were assembled.

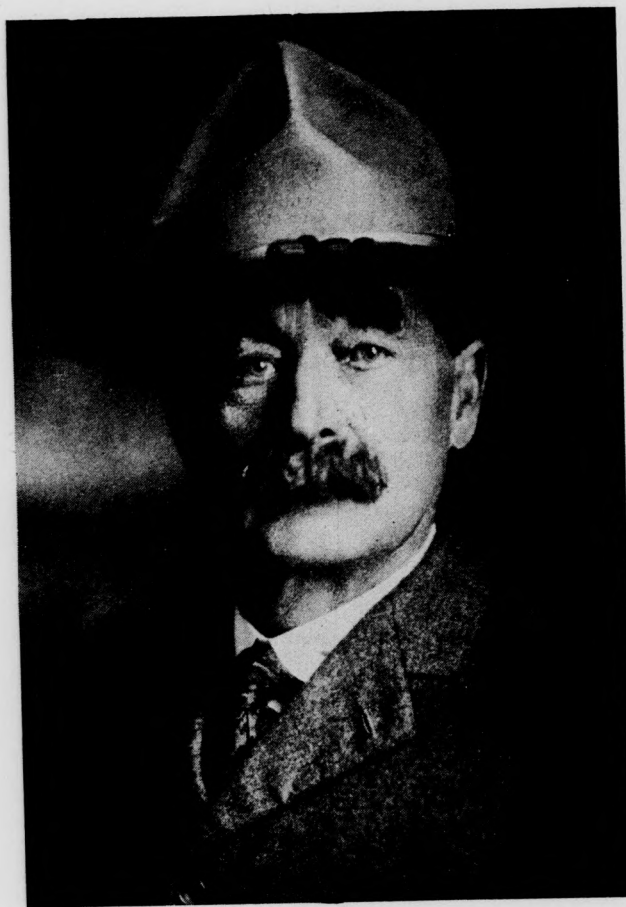
The road leading out into the country passed over wide marshy rice fields or along palmetto bordered sandy roads, where, having to travel single file, made the train half a mile long. Great flocks of rice birds came out of the marshes. Wild ducks whirled overhead. Lazy alligators slipped about on the muddy banks. At times we wound through the forests of live oak where long sprays of gray moss in festoons waved dreamily about in the wind. In places groups of magnolias with clusters of white blossoms gave out a fragrance under the clear sun of the Southern winter.

All this was so new to the men of the North who led the column in advance with their carbines ready for action against a possible enemy who might be sheltered in the great stretches of palms upon either side.

Many of these men had missed for three years the Christmas in the North. Said one, "I am singing to drive away the homesickness that is eating the heart out of me; and the Captain answered, "Sing a song for me, for I am thinking of the stockings hanging by the chimney at home. Drop out by the side and tell the boys as they come along to sing. Damn them if they don't." And soon the trailing line with the clank of the bell on the lead animal, the shouts of the drivers, the crack of whips and the chants of the soldiers, were filling the air with their medley. The shades of night were falling when we reached the village in the pines. The voices of

mothers soothing their hungry children came from many a home where roses were blooming in the gardens, but there were no lights in the windows. The tramp of animals and the voices of the drivers marked another invasion of hungry soldiers and in alarm the doors had been closed. There were no welcome greetings, their last bit of food for man or beast had disappeared.

The corral and camp were made in the village square. Fires were soon lighting up all about, the odors of frying pork and boiling coffee filled the air and, as the Captain had expected, mothers were soon coming with their children and grouped about with the soldiers, sharing in the rough fare.



Charles E. Belknap.

Then the Captain said to them—and it was the first speech he ever made—"Uncle Sam is not making war upon women and children and has sent us with the best he had in store that you may have a Christmas dinner and will fill your tables with enough to carry them over until you can be cared for in other ways."

There was such a touch of home about it all—the women and children and the campfires, the Christmas spirit—that those bummer boys fairly bubbled over with happiness. Men joined in with the songs who had never tried a note before in their lives when the fires burned low. The town people trailed away to their homes and the soldiers and mule packers rolled up in their blankets under the trees. Along toward the first rays of morning light, when sleep is so sweet, especially to the weary soldier, the camp was startled by a new order of

Christmas music, by the loudest and most space penetrating bray they had ever heard. A moment passed and the bray was repeated in a deeper key; then another and another, each with a different modulation. Then all the mules in the corral volunteered in the operatic roll and the morning air quivered with the notes. Sometimes all the mules but one would cease and he would execute the solo part, the rest coming in by way of chorus. We had the soprano, the first and second tenor, the baritone, the basso profundo and the falsetto. One would attempt a florid passage and the others would come in with applause or ridicule.

All the rest of that Christmas night the bell mule with a shake of his

contraband, known as Big Hank, who was grafted into the army from a plantation where he had inherited much mule training. One night, while in camp near the "Acorn Boys," he came in with a roan mule about seventeen hands high, a wild-eyed, long-eared animal, with a tail full of burs. That was a bad mule sign, but as we were in great need of pack animals we felt obliged to keep him, although he had kicked down a company line of shelter tents before he was anchored to a tree for the night.

The command had made camp the evening before in a side hill forest, near the banks of a creek, not knowing just where they were, but it happened a part of Joe Wheeler's confederate cavalry were camped on an opposite hill about a mile away. At daylight next morning Hank tried to pack that mule and there occurred an interesting dispute. The animal's head was well anchored to a tree, but his fighting end was busy—the score standing two to one in favor of the mule, as against the packer, who, armed with a club, was kept busy dodging heels. He had the advantage in the use of cuss words, but they made no impression on the animal's sense of military discipline. It was this disturbance that aroused the enemy on the opposite hill and they came out to investigate and that led to a fight. Finally, the pack was made up, blankets, coffee pots, frying pans, a music box that played four tunes and, last, but not least, three game cocks which were champions. One, known as Sheridan, had licked everything in the 14th army corps. Another was called Killpatrick, because he would sooner fight than eat corn.

If it had not been for that roan mule we would have gotten away from the camp without a fight, but just about the time the last hitch was made, the music box grinding out, "Jordan's a hard road to travel" and the game cocks crowing defiance at each other, the first shell from the enemy's guns came crashing through the tree tops. It exploded near the pack mule and he, being a new recruit, tried to climb the tree to which he was tied. Not succeeding in that, he slipped his halter, charged down the hill into the creek, where, under an overhanging tree, the pack saddle with its load dumped into the water. Half the command were at once in pursuit and, lined up behind trees, were fighting with the Johnnies for possession of the duffle in the creek. Those game cocks, the music box and the coffee pots were salvaged. In the confusion, the mule, under full head, braying that forlorn and penetrating air that had wakened us on Christmas morning, went away into the forest to escape for a time the terrors of war.

So now on Christmas morning in the little Southern village Big Hank and his aides cinched his pack saddle, trimmed his halter with pampas grass plumes and loaded him to the limit with army rations. To the music of a cowbell they led a parade from house to house with their gifts until every woman and child was cared for.

These reindeers of the South have faded out with the trails and homesickness of long ago and the Bummer

neck gave out the key, or, as Big Hank, the boss packer, said, "Set the chune."

We knew from experience that mules were vicious, but were now convinced they were totally depraved, that they had not the true Christmas spirit, but were possessed of a devil and they let him out through their mouths. These reindeers of the South were on strike for corn and their Christmas chimes kept going until they got their rations.

The particular reindeer that started that concert had once before made a record with the command and we loved him not, but needed him in our business. I remember well when we grafted him into the army. We were making strenuous marches through the hill country, over rough trails where wagons could not be used and all equipage was transported on mule-back. The boss mule packer was a

Captain with his great grandchildren at his side joyfully awaits old Santa Claus and his reindeers coming in on glistening paths of ice and frost.
Charles E. Belknap.

How Two Michigan Hotels Serve Their Guests.

Grand Rapids, Dec. 20.—On a Pere Marquette train one day last week I overheard a trio of traveling men discussing the hotel situation, more especially the question of hotel charges and, naturally took occasion to analyze the problem with them.

As I surmised, the complaints were not specific, and were largely glittering generalities. It is doubtful if they had any legitimate cause for criticism.

In the past ten days I have been visiting some of the hotels in Southern Michigan and am going to write of some of them from time to time, especially in connection with the subject of rates and service performed.

For example, the Hotel Whitcomb at St. Joseph, managed by J. T. Townsend, appealed to me as one of those institutions far in advance of the city in which it is located. Mr. Townsend, previously of the Grand Pacific Hotel, Chicago, and his estimable wife certainly meet all the requirements of ideal host and hostess. Their hotel is homey, scrupulously neat and possesses every convenience for comfort. The kitchen conditions are such as to stimulate a good taste in one's mouth. The mineral baths in direct connection with the hotel are an inexpensive luxury, and are wonderfully successful from the point of both popularity and results.

But what appealed to me most, especially in view of the frequent charges of profiteering in general, were the very reasonable charges made for accommodations supplied. A clean, comfortable room, nicely furnished, with steam heat, running water, telephone and excellent lighting equipment, is supplied at a rate of \$1.50 per day. Club breakfasts in a wondrously beautiful cafe, are served at a charge of 35 to 90 cents. Here is a tasteful luncheon, beautifully served for 75 cents:

Muscovite Cabbage Soup Bouillon
Green Onions Dill Pickles
Roast Breast of Veal Stuffed
Fried Side Pork Sage Gravy
French Pepper Hash on Toast
Baked Pork and Beans
Mashed Potatoes Steamed Potatoes
Celery and Tomatoes
Mashed Rutabagas
Vegetable Salad
Popover Muffins
Green Apple Pie Peach Pie
Rice Pudding with Cream
Cottage Cheese

Tea Milk Coffee Buttermilk
An evening dinner, with ample portions, appetizingly prepared and furnished for \$1, is represented by the following menu:

Puree a la Windsor
Consomme Noodles
Radishes Celery
Baked Lake Trout, Fine Herbs Sauce
Julienne Potatoes
Broiled Veal Chops Chili Sauce
Roast Prime Beef au jus
Roast Fresh Ham Baked Apple
Spaghetti Italian with Chicken
Baked Pork and Beans
Potatoes Hollandaise Baked Potatoes
Spinach Baked Hubbard Squash
Lettuce and Tomato Salad
Green Apple Pie Pumpkin Pie
Cherry Sundae Assorted Cake
American or Pimento Cheese
Salted Wafers

Tea Milk Coffee Buttermilk
A day spent in this delightful establishment, including a commodious, comfortable room and three squares costs not to exceed \$4 and is well worth it.

From the number of registrations it is to be presumed that the Whitcomb is not to be classed as profiteers.

Every commercial man covering Southern Michigan knows genial Roy Hinckley, of the Hartford House, at

Hartford. Also his charming wife and partner, Mrs. Hinkley.

No fuss and feathers about the Hartford House, and at once you find neatness prevailing everywhere. Comfortable, airy rooms, bountifully supplied with towels and linens. Home comforts are evident everywhere, and here are the meals served:

Breakfast
Grape Fruit Bananas
Post Toasties Grape Nuts
Rolled Oats Puffed Rice
Ham and Eggs
Bacon and Eggs
Country Sausage
Buttered Toast Dry Toast
Buckwheat Cakes with Syrup
American Fried Potatoes
Tea Coffee Milk
Dinner
Celery Corn Relish
Roast Beef with Brown Gravy
Roast Pork with Cranberries
Boiled Ham with Cabbage
Mashed Potatoes Steamed Potatoes
Creamed June Peas Stewed Tomatoes
White Bread Boston Brown Bread
Apple Pie Mince Pie
Vanilla Cream Pie American Cheese
Tea Coffee Milk

Supper
Porter House Steak
Cold Roast Pork
Cold Roast Beef
Eggs any style ordered
Baked Potatoes Hashed Brown
Hot Tea Biscuit
Baked Pork and Beans
Sliced Bermuda Onions
Peach Sauce Chocolate Cake
Graham Cakes Maple Syrup
Tea Coffee Milk

Mr. Hinkley charges \$1 for his rooms and 75 cents each for meals. He enjoys a most satisfactory patronage, which is also profitable, and when he finds his bank account becoming top heavy he uses a large percentage of it in adding comforts to his hotel. He enjoys them himself and likes to have his patrons share them with him.
Frank S. Verbeck.

Country Hides in Excellent Demand.

The packer market is so well sold up that it is in an excellent position. Practically all the good Fall hides have now been sold, and it would hardly seem reasonable to expect further advances in view of the fact that hides from now on will be long-haired and grubby.

There is a very wide spread between the prices of Chicago packer hides and South American hides of the same character. South American hides continue to advance in spite of the fact that they are already selling above 22c, while Chicago hides are bringing only about 16c. However, there are no grubs in the Argentine, and hides there are now at the best of the year, while North America is rapidly approaching the season when quality is the worst.

Country hides are in excellent demand and buyers are out in every direction looking for good stock. Although packer hides are now coming grubby, the country hides are now the best of the year, due to the fact that it takes two or three months to assemble the country product at car-load points. Higher prices are anticipated in the country market.

Calfskins are selling freely, but the demand is for the cheaper kinds that could not be sold at all a few months ago. City skins are more desirable for the best grades of leather, but the demand for such has fallen off and the public is looking for cheaper shoes that can as well be made from slightly damaged skins. A Michigan tanner

recently bought a lot of calf and kip nearly a year old at 10c flat. Such skins will not make high-grade leather.

Horsehides continue in good call.

To Mail Schedules on Jan. 10.

The bureau of business research of Harvard University has notified the National Wholesale Grocers' Association that they will start mailing out the schedules for collecting the wholesale grocers' figures for 1921 on Jan. 10. Wholesale grocers will recall that

this work is done annually in co-operation with the National Wholesale Grocers' Association; that the work has been going on for a number of years, until last year nearly 400 representative firms, of all sizes and located in all sections, sent their figures to Harvard University where they were analyzed, combined according to Federal Reserve districts and the conclusions discussed in detail for the benefit of the individual firms co-operating and the trade generally.

Lawrence Scudder & Co.

of
New York City

ANNOUNCE

The Opening of an Office at
318 Houseman Bldg.

For the General Practice of
Public Accounting, Auditing
Federal Income Tax Work

Robert E. Payne CERTIFIED
PUBLIC ACCOUNTANT
of Illinois, RESIDENT PARTNER

LAWRENCE W. SCUDDER,
C. P. A. New York.

ROBERT E. PAYNE,
C. P. A. Illinois.

OFFICES
New York Philadelphia Chicago Grand Rapids
Bell Main 3443. Citizens 51644.

We extend to you
our sincerest felicitations
and our best wishes
for a

Merry Christmas



JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN

PRICES OF RAW MATERIAL.

It is often stated, and rightly, that the trouble about prices to-day is not that they are too low or too high, but that the levels for various commodity groups have been thrown too far out of adjustment. For certain groups, particularly raw materials, prices have dropped too precipitously, as compared with the decline in the prices of finished goods. This maladjustment is usually spoken of as though it were a recent development, or a phenomenon incident only to the period of deflation. As a matter of fact, it dates back almost to the beginning of the war; but down to the middle of 1919 it was a very different sort of maladjustment from what we are experiencing to-day. A study of the variations between the price levels of raw materials and finished goods during the last six years reveals some very important facts for the consideration of business men.

During the war years, when all prices were raising, the advance was greatest in the case of raw materials. Manufacturers, fearing that they were confronted with a scarcity, laid in enormous stocks of such goods; and the demand tended to outrun the supply. By the middle of 1917, therefore, the price level for finished goods was far below that of raw products. Thus, while the average price of farm products in July, 1917, was 99 per cent. above the 1913 level, and that of metals 157 per cent. above that level, prices of house furnishings were only 52 per cent., and of building materials only 32 per cent. above pre-war. It was during the war years, therefore, that farmers, mine operators, and other producers of raw materials had their chance to reap big profits. With the return of peace the demand for such products began to slacken. Manufacturers found themselves well stocked—in fact, in perhaps the majority of instances overstocked—and they began to withdraw from the market. Prices for finished goods continued to advance, however, as the buying mania among consumers was then at its height. By the middle of 1920 the price curve for finished goods passed that of prices for raw materials and since then has remained above it.

From these statistics it appears that prices of raw materials are the most sensitive to pronounced changes in market conditions. They are the first to rise and also the first to fall. On the big upward swing producers of such commodities are the first to have opportunities for profit; on the next phase of the business cycle they are the first to experience the troubles incident to deflation. When prices of raw materials are advancing more rapidly than those of finished products the producers of the former have their opportunity to accumulate a reserve to tide them over during the period of readjustment that is certain to follow. It is obvious that one cannot continue to "buy cheap and sell dear" forever; there is a limit to which prices will rise. Farmers to-day are suffering severely because the prices they are receiving are far below the general average of prices for the

things which they must buy. It would be useless to lecture them now for not accumulating a reserve in 1915-19, when they were getting relatively more for their products than manufacturers were receiving for theirs; but this experience might be studied profitably by all business men as a guide for the future.

BRIGHT SIDE FOR COTTON.

The effects of the upward revision of the Government's estimate of the cotton crop were somewhat offset later in the week by the report of the Census Bureau showing a pronounced gain in cotton consumption. The amount of cotton consumed during November was the largest for any month since June, 1920, and exceeded the consumption during the previous month by 47,000 bales and that of November, 1920, by 194,000 bales. What is especially significant is that last month's consumption exceeded the November takings in several of the years immediately preceding the war. This report naturally had a tonic effect on prices, which had been sagging since the announcement of the Government's final crop estimate. What is of more general interest, however, is the indication in these statistics of pronounced revival in one of the country's foremost industries. Active spindles last month exceeded the number of a year ago by 2,687,000, and the number of October, 1920, by 616,000. This points both to a renewal of consumer buying and to a reduction of unemployment.

Taking the country as a whole, the month of November was not a good one so far as business was concerned. There were, of course, notable exceptions, both as concerns localities and lines of business, but the general proposition is as stated. An indication of this is in the reports made by the big mail order concerns whose sales are widespread. The reduction is attributed to diminished Christmas buying, unseasonable weather and the depression in agricultural communities. It is expected that the present month will make a proportionately better showing for trade in general. The weather is more favorable, and certain purchases which have been deferred can no longer be withheld. Then, too, the holiday buying, while a little fitful as yet, is fairly large in volume, with indications of much expansion in the coming fortnight, judging from the shopping and enquiries. The tendency toward gifts of a serviceable character is being maintained, although it is no more marked this year than it has been for a number of years past. Despite the talk of hard times and the admonitions of economy, articles of luxury like jewelry, fine furs and knickknacks of various kinds, to say nothing of costly toys and other things for the youngsters, still come in for a large share of attention and help increase the sales totals of the stores. There is, certainly, need of more active buying than has been the case for some time past.

A nuisance and a man with a grievance are much the same.

NOVEMBER FOREIGN TRADE.

To those who cherish the view that nations grow rich by sending a lot of goods to other countries and taking as little as possible from them in return the November foreign trade figures have probably brought a distinct shock. Imports last month were greater than for any of the six preceding months, while exports reached the low point for the year. The balance of trade still remained in our favor, but it was reduced to \$84,200,000, as compared with \$355,319,000 in November, 1920. The check to exports in November is to be explained largely by the fact that Europe this year has been buying early. The figures for exports of different commodities are not yet available, but when they are published they are expected to show that the decline has been mainly in wheat and cotton, of which Europe bought heavily during the late summer and early fall but has lately been buying very little. While the value of imports during November is the greatest since April, the gain is still relatively small, and the monthly figures are still considerably below those of the first quarter of the year. The country is confronted with the choice of importing goods in payment for its exports or of bringing in more gold, or of adding the value of the exports to its unfunded foreign debt. During the eleven months of 1921 the imports of gold aggregated \$660,242,000, and the flood of the yellow metal is really a matter of embarrassment. The amount of foreign debt carried on open account is estimated as high as \$4,000,000,000. If this item and the gold holdings are not to be further increased, the only available course is to receive foreign goods.

FEDERAL AND LOCAL TAXES.

It may seem at first sight a far call from the rate of Federal surtaxes on income to that of local taxes on general property, but between the two there is really a close connection, as Governor Harding of the Federal Reserve Board recently intimated. High rates for the surtax on incomes have increased the demand for tax-exempt bonds, so that counties, municipalities, school and road districts have been influenced to market their obligations, and they have therefore been under temptation to increase their indebtedness. Every new local bond issue means more local taxes to take care of the interest and sinking fund. Local taxes have thus shown a tendency to increase, and, added to the heavy burden of Federal taxes, they play their part in keeping production costs at the present high levels and thus maintaining the wide spread between the prices of raw materials and finished goods. This spread has caused most of the maladjustment in prices and has interfered with the normal course of business.

CHRISTMAS.

"And when they saw the star, they rejoiced with exceeding joy. And they came into the house and saw the young child.

As shepherds and wise men exulted in their knowledge, so at this time the world knows exaltation. A surge of emotion sweeps away petty meanness.

Mellowness of affection envelops man. Hands, long careless, grow gentle. Eyes see with greater vision. And tongues, harsh and unheeding, soften in the expression of suddenly familiar phrases. Even the sound of these fall on his ears with deeper meaning. The world is newly colored. Errant feet seek a child's pathway. Shoulders straighten under a new self-imposed burden. Some recollection halts the wayward, while the kindly seek ways of aiding:

The man in the street feels a glow as the bells ring out, and with renewed hope he stirs to their antiphonal music: "Peace on earth! Good will to men!"

Influence is being brought to bear on bond investors by persons identified with the stock market to exchange their conservative securities for stocks possessing greater prospect of appreciation in principal. The argument goes out especially to those who were fortunate or foresighted enough to buy bonds at low prices and who have, therefore, a realizable profit. It is reasoned that the industrial horizon has cleared sufficiently to make safe the acceptances of securities which were considered risky a few months ago. To a certain extent this is true, but it is equally true that the prices at which dividend-paying stocks can be bought at the present are as far removed from the low prices of the year as are bond prices. In a great many cases stocks have advanced even further than bonds. The advisability of switching from bonds into dividend-paying stocks will depend on the financial status and earning power of the individual. The average small investor will establish a dangerous precedent if he abandons strong security for a lesser degree of safety and what appears to be a greater prospect of profit. He will take the first step away from conservatism and the first step towards a mental attitude that might in time make speculative profit the primary consideration.

Secretary Hoover's recent survey of waste in industry fixed the blame chiefly upon management. As this survey was conducted by engineers, the wastes attributable to technical blunders naturally received the greater share of attention. Great as these are, they do not tell the whole story. Little has been done so far in estimating the losses from financial blunders. Just how much is lost because business men have guessed wrong about the market has never been calculated. Figures of liabilities in the case of commercial failures are sometimes cited, but these tell both too much and too little. They tell too much, because the liabilities do not represent total losses. They tell too little, because where one firm goes to the wall a dozen others may be losing heavily without becoming bankrupt. There is reason to believe that the wastes due to financial blunders may be as effectively reduced as those that ensue from technical inefficiency. Business statisticians are already pointing the way to improvement.

Your enemies are seldom as black as you paint them or your friends as white as they appear.

NEW ISSUE
WE RECOMMEND AND OFFER:

SECOND LARGEST MANUFACTURERS
OF REFRIGERATORS IN THE WORLD.

\$300,000

THE ALASKA REFRIGERATOR COMPANY FIRST MORTGAGE 7% SERIAL GOLD BONDS

Dated Dec. 1, 1921.
Authorized \$350,000

Due Serially.
To be presently issued \$300,000

FREE FROM MICHIGAN STATE TAXES
(and in opinion of Counsel a)
LEGAL INVESTMENT FOR MICHIGAN SAVINGS BANKS.

Interest payable June and December 1st at the office of the Michigan Trust Company.
Company agrees to pay normal Federal Income Tax not to exceed 2%. Coupon
Bonds registerable as to principal only. Redeemable in whole or
part at option of Company on 40 days' notice at 103.

THE MICHIGAN TRUST COMPANY, TRUSTEE

Legal Opinion—Butterfield, Keeney & Amberg.

Denominations \$100; \$500 and \$1,000.

MATURITY	TOTALS	MATURITY	TOTALS
December 1, 1923 -----	\$30,000	December 1, 1928 -----	\$30,000
December 1, 1924 -----	30,000	December 1, 1929 -----	30,000
December 1, 1925 -----	30,000	December 1, 1930 -----	30,000
December 1, 1926 -----	30,000	December 1, 1931 -----	30,000
December 1, 1927 -----	30,000	December 1, 1932 -----	30,000

Balance \$50,000 unissued bonds is reserved for future building improvement and not to be issued unless new buildings are erected which together with property covered by mortgage at that time aggregate a real estate value at least double the amount of the bonds outstanding.

The following is summarized from a letter of the President C. B. W. Cunningham:

BUSINESS

The Company was established 43 years ago in Michigan City, Indiana, operating there until 1890 and since that date at Muskegon Heights where it has now manufactured refrigerators for more than 30 years. **THE NAME "ALASKA" IS ONE OF THE BEST ADVERTISED AND BEST KNOWN TRADE NAMES IN THE COUNTRY and THE ALASKA REFRIGERATOR COMPANY NOW RANKS AS THE SECOND LARGEST MANUFACTURER OF REFRIGERATORS IN THE WORLD.**

PROPERTIES

The Company's properties consist of 15 ACRES ON THE MAIN BUSINESS STREET OF MUSKEGON HEIGHTS, one block from the postoffice and main retail center and adjoining new Pere Marquette Railroad depot. The Company also owns considerable additional property.

SECURITY

SECURED BY CLOSED FIRST MORTGAGE on all the Company's lands, factory buildings, power plant, operating machinery and other equipment therein with a conservative appraisal **VALUATION IN EXCESS OF \$704,000, or OVER DOUBLE THE AMOUNT OF THIS ISSUE OF BONDS.** Mortgage will cover valuable trade names and trade marks known throughout the world.

PURPOSE OF THIS ISSUE

Provide additional working capital and reduce outstanding indebtedness.

HISTORY OF BUSINESS

FROM AN AVERAGE ANNUAL SALE OF \$405,000 FOR 20 YEARS prior to 1916 Company's SALES HAVE INCREASED TO A VOLUME OF \$1,500,000 FOR THE FISCAL YEAR 1919-1920 as a result of the excellent management, production economy and extensive advertising campaign.

EARNINGS

AVERAGE NET PROFIT FOR PAST FOUR YEARS after deducting Federal Income and Profit Taxes and after inventory adjustments (one, or both, of these items has been abnormal during past 3 years) **WAS THREE TIMES THE AMOUNT NECESSARY TO MEET MAXIMUM INTEREST REQUIREMENTS OF THIS ISSUE.**

MANAGEMENT

The same efficient management which has brought the Alaska Refrigerator Company to its position as second largest in the world is still in control of operation of the company and no change in the management is anticipated.

We offer the above Bonds, except the last \$50,000

TO YIELD 7½%

The Michigan Trust Company

Bond Department
Michigan Trust Company Building
Grand Rapids, Michigan.

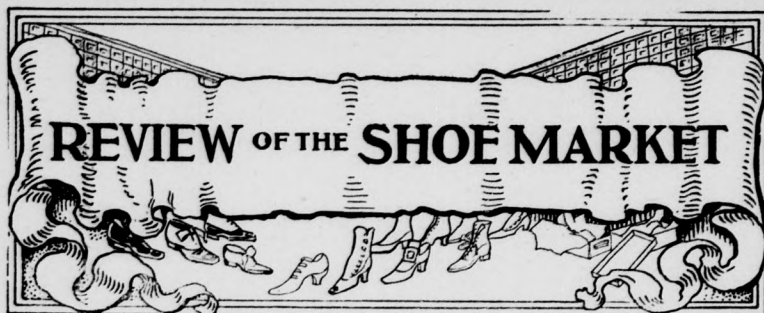
Howe, Snow, Corrigan & Bertles

Investment Bankers.

310 Ford Bldg., Detroit

601-10 G. R. Savings Bank Bldg., Grand Rapids, Mich.

Statements while not guaranteed are obtained from sources we believe to be reliable.



Expenses and Profits of the Retail Shoe Trade.

Bulletin No. 28 of the Bureau of Business Research of Harvard University gives the operating expenses and profit for 397 retail shoe stores in the United States, Canada, and one store in Hawaii, for 1920. Every shoe merchant would do well to procure a copy of the book and analyze all the tables to find out the relation of the showing of his own store as compared to the general average indicated in the report.

The first conclusion one reaches after an analysis of the figures is that 1920 was a harder year for the shoe merchant than was generally believed. Associations would do well to present marked copies to the editors of their leading newspapers as the report offers a complete rebuttal of any newspaper and public opinion that the retail shoe merchant profiteered. Based on these figures it is almost a safe forecast that the figures for 1921 will show a much more serious increase in operating expense percentage and decreased net profit showing.

It can be accepted that the total showing of 397 stores is an accurate guide for the trade at large, as they included shops with sales of \$11,700 up to \$3,489,000, the great majority running in the middle group of stores as to sales with just the same problems that all shoe retailers have to meet.

The general average operating expense was 26 per cent. The average gross profit was 27.2 per cent. The average net profit was 1.2 per cent. Surely these figures can be used to good advantage when any newspaper editor expresses an idea that shoe retailers profiteered in 1920 or 1921.

There is one figure missing in the report that we would like to see included in future reports. Mark-up on original bill at first price is an entirely different figure from that of gross profit, as the difference between the two shows the markdowns taken from the first price. This figure to-day represents the merchant's greatest leakage, from hopes and aspirations to actual performances, and is one on which he needs the most education and help. There is also a wide variance in method in shrinking stock at inventory to meet new replacement costs, and in placing the actual cash value of obsolete styles and odd lots. There could be worked out some general rule to aid merchants in handling this problem.

Faster turn-over is the first step to assist merchants in conserving losses and increasing profits on their investment. The stock turn average

for 1919 was 1.8 times, and in 1920 two times, an improvement but a figure that can be greatly increased.

If any merchant doubts that faster stock turns make money, let him analyze these facts: A group of stores that turned stock only 1.4 times had an interest charge per dollar taken in of 3.9 per cent. and the expense rate was 28.8 per cent., or nearly 3 per cent. more than the average, while another group that averaged a two and one-half time stock turn had an interest charge of only 2.1 per cent. on every dollar received and the expense rate was 24.3 per cent., or 1.7 per cent. less than the general average. It can be seen from this example that increasing the stock turn does more than save interest. It reduces general expense and saves losses. If any other proof were needed we have it in this analysis—of 397 stores, 264 showed a net profit and their stock turn was 2.1 times; 132 stores showed a net loss and their stock turn was 1.8 times, or 3-10 less than those which made a profit.

An analysis of the report applied to the figures of any merchant will show where he is high or low, and open the way to an intelligent effort to improve his own figures. The report shows that the downward journey of retail prices by units has greatly increased the merchant's difficulties. Stock turn must be increased, sales units increased, more care used in buying to save losses, more effort made to sell out clean, and losses must be taken quicker. We must learn that a \$5 shoe turned once in a year at 5 per cent. net profit means 25 cents. Turned twice it means 50 cents. Three times, 75 cents. Four times, the possible goal, \$1. Coupled with this multiplied profit through faster turn-over goes, hand in hand, less danger of loss in odds and ends through markdowns, and a cleaner stock. No merchant should think that a fourtime turn-over is an impossibility because thousands are doing it. In this group of only 397 stores there was one turn-over rate of more than seven times a year.



Home Case

Juliet—In Stock
Black Kid, Flexible,
McKay, Stock No. 700.
Price \$2.25.

BRANDAUE SHOE CO., Detroit, Mich.

9 to 11 pound Oak Bends
55c lb.

**SCHWARTZBERG & GLASER
LEATHER CO.**

57-59 S. Division Ave. Grand Rapids, Michigan

"FOLLOW ME"

Over two thousand years ago the Master, whose birth we celebrate on Christmas Day, called to the fishermen who were to be his disciples, and spread the glad tidings to all people,

"FOLLOW ME"

Down through the ages the call has come to all mankind, joyfully accepted by many.

It has been the custom of this Company, as these days of wonderful significance approach, to pause in its busy career and wish for its many patrons a Merry Christmas and a Happy New Year.

These seasonal greetings we repeat with much earnestness and sincerity, confident that all who heed the call "Follow Me" will experience the most joyful Christmas and enter upon a glad New Year, fraught with the most wonderful possibilities—a message the world's acceptance of which means a universal brotherhood of love, a precursor of—

**"ON EARTH PEACE,
GOOD WILL TOWARD MEN"**

Hirth-Krause
Shoemakers for three Generations
Shoes

GRAND RAPIDS, MICHIGAN

Manufacturers of Work Shoes and Horsehide Gloves



These are tough months on shoes

A Michigan winter is tough on a shoe, but for a quarter of a century H-B Hard Pans have been keeping the feet of Wolverines dry and warm through the months of snow and sleet and mud. Only the choicest part of the hide, the "bend" goes into H-B Hard Pan soles, and the uppers are re-tanned, the same process specified by the government for army shoes during the war. You'll have no trouble satisfying men who are hard on shoes, with H-B Hard Pans. Send for catalog.

H-B Hard Pans

HEROLD-BERTSCH SHOE CO.
Grand Rapids, Mich.

Uncivilized Methods of Warfare Must Be Abandoned.

Grandville, Dec. 20—Two hundred and twenty former soldiers and sailors will be the first occupants of the big hospital building on the top of South Mountain in Pennsylvania. Many of the soldier patients are men whose lungs have become affected by gas poisoning.

This is an aftermath of the bestial diabolism of the kaiser's war. Can we as a nation stand idly by when officials of the greatest world powers are assembled for the purpose of cutting down the necessities for renewal of war in the world, and offer no protest against the use of barbarous tortures, which up to the beginning of the world war were strictly taboo among civilized nations?

Simply because an insane German monarch saw fit to go back to the dark ages of savagery to carry on his indecent, immoral, diabolical war of extermination, should we agree to continue in other wars the custom of maiming, blinding, poisoning human kind under the guise of war?

Right here and now, with the great nations of the earth in session at Washington, is the time to arrange this thing so that hereafter no poor, crazed, gas-blinded men shall live through years of misery and suffering because of this new, wickedly devised method of defeating an enemy.

Even though war is what Gen. Sherman said it is with the best civilized and enlightened methods, it is something more than hell when every malign device of demons is resorted to to wound, disfigure and wreck human bodies in tortures of the damned.

German thought, German ingenuity German culture invented these worse than demoniac tools of human slaughter, and it is now for the rest of the world to lay down a new rule, which if overstepped by any nation in time of war, should meet with instant and fitting punishment.

There is no call for implements of torture, no human excuse for using blinding, poisonous gases. Let methods of war be revolutionized if necessary in order to contribute to the saner ideas of a Christian civilization.

It is understood of course that the present high council at Washington is met to do away with war in its entirety, but men of sense know that such an outcome is not to be expected. Abatement of causes for war between nations may be in a measure secured, but that war will utterly cease because of anything done at Washington in this year nineteen-twenty-one is in the very nature of things utterly absurd.

No doubt much good will come of the reduction of armaments. No doubt a new and better understanding of each other will lead to a long period of peace between the high contracting parties, but that war will be abolished from the world is not to be inferred or expected.

Ten years of peace would work wonders in some directions no doubt. A mere scrapping of war at the council of nations will fail in the long run to keep the demonism of mankind continually scrapped, and the greatest, most desirable outcome to this meeting will be the overturning of the kaiser methods of warfare and the return to saner, more civilized conditions under the banners of war and strife for the mastery in battle.

Fix up the ten year peace agreement and after that is done turn attention to the methods of warfare. This grand meeting of wise heads of the big four nations of the world should not adjourn until this matter is fully and satisfactorily settled and settled right, which of course will be in such a manner that no such aftermath of suffering as noted at the head of this article can ever again come to pass in any civilized land on top of the green earth.

We may admit that reducing armaments, both on land and on sea will tend toward peace. This is right and

noble, in every way to be commended, but after all this is accomplished why not make war less horrible as I have suggested? Doing this would be going back to conditions as they existed before the world struggle, and help to Christianize all mankind.

If nations must fight (and past history proclaims they must) let it be in a civilized manner, not after the manner of savages.

In all former wars in which the United States engaged, women and children, noncombatants, were respected, and to fire upon a town without warning, and the giving of ample time for the noncombatants to get out, was considered a breach of military discipline and punishable with a heavy penalty. Such a state of affairs should rule in military circles. Poison gases, submarines and other diabolical weapons should be put out of service forever.

The hundreds of blinded American soldiers, made so by the inhuman methods of warfare adopted by the enemy, are living witnesses to the diabolism of savagery practiced by the kaiser's minions. Up to the present time no such weapons of warfare were used, nor would they have been permitted had inventive genius produced them at an earlier day.

One of the principal duties—in fact, the most important item to come before the Washington meet—is this one of designating what shall be lawful to use in the list of death-dealing weapons in time of war. Should the representatives of the big four adjourn without fixing the status of modern warfare on a footing of humanity commensurate with the demands of a Christianized world, the whole big talk will prove a dismal failure.

Old Timer.

Thief Catching in the Old Spring Store.

Grand Rapids, Dec. 20—Shortly before his death from a bullet fired by a bandit into his body, George W. Powers, an efficient detective thirty years ago, was employed by Henry Spring to catch a thief who had stolen many valuable articles from the Spring store. The janitor was under suspicion and Mr. Powers concealed himself behind a draped mannequin to watch the movements of the servitor while at work. After some time had passed the janitor approached the mannequin, recognized a supposed thief and whipping from his hip a revolver exclaimed, "I've got my gun against you."

Powers explained that he was a detective and requested his captor to unbutton the coat he wore when the emblem of his authority would be revealed. This the man with the gun refused to do. "I've got you and if you attempt to escape, I'll pull the trigger." Powers obeyed the command of his captor to go to the office, when a call by telephone to the police station was answered by roars of laughter. "Oh, yes, we'll send a wagon for the fellow." Lieutenant Hurley roared in closing. Powers was joshed by the police officials unmercifully.

A few nights later from his concealment behind rolls of carpeting, Powers saw a well-paid employe, highly regarded by Mr. Spring, steal a rug, a bolt of silk and other goods valued at \$400, wrap and address the package for delivery to the home of a woman who was not his wife. A search of her house enabled Mr. Spring to recover many articles that had been stolen from his store. A cash settlement was effected with the thief and punishment was not imposed by the county officials. Later the thief was appointed to fill a public office in the employ of the State. He died a few years later.

Arthur S. White.

Wet Germany.

The German government alcoholic monopoly has enough of spirits to make a lake 3 feet deep with an area of 150 acres.

EUROPEAN PLAN

600 ROOMS

600 BATHS

Headquarters in Detroit

Old Colony Club
Detroit Automobile Club
Detroit Transportation Club

100 Rooms, \$2.50 Single, \$4.50 Double
150 Rooms, \$3.00 Single, \$5.00 Double
100 Rooms, \$4.00 Single, \$6.00 Double
50 Rooms, \$5.00 Single, \$7.00 Double
50 Rooms, Twin Beds, \$5.00-\$7.00
100 Rooms in Suite, \$5.00-\$8.00 Double
Two Floors Agent Sample Rooms, \$5.00

Table d'Hote Dinner \$1.00-1.50

Business Men's Lunch 75 Cents

Cafeteria **HOTEL TULLER** Grille
A. McKENDRICK, Mgr.

Of the finest quality and reasonably priced

New Perfection Flour

affords the best investment to retailer and consumer



**WATSON-HIGGINS
MILLING CO.**

GRAND RAPIDS

MICHIGAN



Unfailing Signs of Business Improvement.

The Grain Growers, Inc., is making an effort to obtain another investigation by the Federal Trade Commission of the decline in the price of wheat. It will be recalled that in the autumn of 1920, after grain prices had taken a precipitous drop, the Federal Trade Commission under instructions from the President undertook to ascertain whether the declines were due to manipulation by traders, as representatives of some farmers' organizations had alleged. The commission found that the price changes were due to world-wide conditions, and added that "the limited evidence available does not establish manipulation of wheat prices by large operators in futures, nor that the recent low average, or downward trend of wheat prices has been due to speculative manipulation."

When the above mentioned report was made wheat was selling in Chicago around \$1.90 per bushel. About a month ago it dropped slightly below a dollar in the same market. The head of the wheat growers' organization charges that this continued slump has been due to the "smashing" of prices far below a level justified by world conditions of supply and demand. He cites the record-breaking exports of the first ten months of this year as proof of a brisk demand for wheat, and intimates that only a "smashing process" on the part of professional traders could cause prices to sag under such conditions. This view rests on the assumption that organized trading on the exchanges can thwart the law of supply and demand. While it is possible for traders temporarily to depress the market by means of short sales, it must be remembered that every one who sells short must later cover his sale with a purchase. The short seller can only make a profit when he guesses right, and in order to guess right he must take into account the various economic forces at work in the world markets. The bearish trader is successful in proportion as he sees what is likely to happen in the market a little sooner than those who are trading on the other side. No manipulation by speculators could have brought about a prolonged decline in wheat prices such as has been in progress in the world's market since the summer of 1920, though it might conceivably have caused temporary recessions such as were noted during the first week in November.

"Our business during November was 7 per cent. greater than in October," remarked a nationally known manu-

facturer yesterday. "We saw that readjustment and deflation were ahead of us some months before the trouble broke and began to get ready for it. Consequently we were not overloaded with high-priced stocks or annoyed with over-extended credits like the majority of industrial concerns. For this reason we have been able to go ahead and plan for the revival of trade while others were still writing down inventories and trying to collect from their embarrassed customers. Without wishing to seem boastful, I believe that our conservatism in 1919-20, when so many others seemed to throw caution to the winds, has enabled us to get an early start in a new period when profits will be something more than the results of a writing up of assets as prices advance. All through the East our sales are increasing, but there is still a big slump in orders from the Middle West on account of low prices for grain. The volume of orders from Europe is surprisingly large."

Exports of cotton during the first ten months of 1921 aggregated 5,186,000 bales, as compared with 4,687,000 bales for the corresponding period of 1920 and 4,775,000 for the same months of 1919. In view of the world situation and of the short crop of this year this is not a bad showing. The exports for the first ten months of 1913, which may be regarded as the last "normal" year, were 5,877,000 bales. Not much of the export business in raw cotton can be attributed to the operations of the War Finance Corporation. Little use was made of its offer to finance exports on credit, or to advance funds to enable exporters to ship the staple for storage in European warehouses or to make loans on cotton stored in American warehouses but under contract for sale abroad. A later plan of lending on cotton in American warehouses on condition that the owners export enough to repay the loan within twelve months has met with more response. Total advances under all four plans, according to Secretary Mellon's recent report, amount to \$60,000,000, whereas the total value of the cotton exported during the first ten months of this year is \$408,000,000. The advances are thus relatively small, but the Secretary points out that the assurance to the growers, merchants and bankers in the cotton belt that assistance was available if needed produced an element of confidence in the business of this section that was greatly needed.

The harder it is for you to get along pleasantly with people, the harder people are finding it to get along with you.

INSURANCE IN FORCE \$85,000,000.00

WILLIAM A. WATTS
President



RANSOM E. OLDS
Chairman of Board

MERCHANTS LIFE INSURANCE COMPANY

Offices: 4th floor Michigan Trust Bldg.—Grand Rapids, Michigan
GREEN & MORRISON—Michigan State Agents

Is Their Future Certain?

YOUR children's Christmas tree, the glowing lights, the presents so bountifully provided—these are things that mirror love and hope. But your dreams for your daughter's happiness and your plans for the boy's success reach beyond tinsel trimmings into all the future.

Will the children realize these dreams? Will the boy go to college, and will he have a fair chance for business independence? Will your daughter, the one who is most dependent on you, finish her schooling and take the place in life your present prosperity should assure her?

It is unwise to leave these things to chance. The future of your children should be certain, whether or not you are here to relieve them of financial cares and temptations.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe
Grand Rapids, Mich.

Capital - - - \$500,000
Surplus and Profit - \$850,000

Resources
13 Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit
Do Your Banking by Mail

The Home for Savings

CADILLAC STATE BANK

CADILLAC, MICH.

Capital \$100,000.00
Surplus 100,000.00
Deposits (over) .. 2,000,000.00

We pay 4% on savings

The directors who control the affairs of this bank represent much of the strong and successful business of Northern Michigan.

RESERVE FOR STATE BANKS

Shall the Allied Debts Be Cancelled by U. S.?

Should the debts of the Allies to United States be cancelled?

Consider the following figures:

What the War Cost in Money.

England	\$39,827,824,940
France	24,312,782,800
Italy	12,413,998,000
Belgium and other allies	3,963,867,914
United States	22,625,252,843

(The \$22,625,252,843 expended by the United States includes \$10,000,000,000 loaned to the Allies.)

What the War Cost in Lives.

England	839,904
France	1,654,550
Italy	1,180,660
Belgium	272,000
United States	109,704

Following are estimated figures if the United States had entered the war at the beginning, as many think the United States should have done:

Cost in Money.

England	\$30,000,000,000
France	20,000,000,000
Italy	10,000,000,000
Belgium and other allies	3,000,000,000
United States	30,000,000,000

Cost in Lives.

England	500,000 to 1,000,000
France	1,000,000
Italy	500,000
Belgium	200,000
United States	500,000 to 1,000,000

Is 10 billions too much to pay for 400,000 to 900,000 lives of our American boys saved?

Did we ask Germany, who killed our boys, for any compensation?

Should we ask our allies, who saved our boys and civilization, to pay us?

What father would not have given his last dollar to have been assured that his son would come from the thick of the fray unharmed?

Why should he hesitate now to give only a fraction of his worldly goods to widows and mothers and fathers of those who at least partly for us made the great sacrifice?

Is the United States spending over 500 millions a year for insurance and care of our boys?

Must England spend 5 billions a year to give equal treatment to her brave soldiers?

Must France spend over 7 billions yearly to give the care which her sons deserve?

Must Italy spend over 5 billions annually to give proportionate treatment to her brave sons?

Can business return to normal relationship before this allied debt is settled?

Should we not be lenient with friends who not only buy from us but die for us?

Should nations, in a war for common cause, suffer in proportion to their population?

Should we, who have been saved payment in men, pay in proportion to our wealth even if it was not agreed to before-hand?

If 5 million men out of work could be profitably employed by reason of a return to normalcy, would they not, within one year, produce wealth greater than the allied debt to us?

How can they find employment if, in the repayment of loans, Europe must sell \$10,000,000,000 worth of

goods in this country at lower prices than we can name?

If England is willing to cancel her debt amounting to around \$7,000,000,000 from her allies, which were our allies, should we ask England to pay us and cancel our debts with our other allies?

Can our allies shoulder a debt to pay their soldiers a bonus?

If our soldiers are entitled to a bonus are not the soldiers of our allies entitled to one also?

Would not tears of admiration roll down your cheeks if our American boys said to Uncle Sam, "Cancel the debt of the widows and orphans of our allies and we will accept this in place of the bonus which you may think we deserve?"

Was not every dollar of the 10 billions, which our allies owe us, spent by them in keeping the common enemy away from our gates?

The man who can do the right thing in the right way at the right time is going to make a success of his work.

IMPORTERS AND EXPORTERS



ESTABLISHED 1853

OUR FOREIGN DEPARTMENT

is well equipped and always glad to assist any customer in the financing and development of Foreign Trade.

STEAMSHIP TICKETS

to and from all foreign lands may be secured of the agent at our Foreign Department.

CLAY H. HOLLISTER
PRESIDENT

CARROLL F. SWEET
VICE-PRESIDENT

GEORGE F. MACKENZIE
V.-PRES. AND CASHIER



JOIN THE
GRAND RAPIDS
SAVINGS BANK
FAMILY!

44,000

Satisfied Customers

know that we
specialize in

accommodation
and service.

BRANCH OFFICES

Madison Square and Hall Street
West Leonard and Alpine Avenue
Monroe Avenue, near Michigan
East Fulton Street and Diamond Avenue
Wealthy Street and Lake Drive
Grandville Avenue and B Street
Grandville Avenue and Cordelia Street
Bridge, Lexington and Stocking

Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management
Careful Underwriting, Selected Risks

Affiliated with the
Michigan Retail Dry Goods Association,

OFFICE 320 HOUSEMAN BLDG.

GRAND RAPIDS, MICH.

WE ARE SPECIALISTS

Writing only Automobile Insurance.

Live Agents Wanted.

MICHIGAN AUTOMOBILE INSURANCE CO.

Grand Rapids, Mich.

A Stock Company.

Specimen Trusts—

We are acting as Trustee for many people under admirably drawn agreements. If you know what you want to do, come in and talk it over with our Trust Officers. If you do not know exactly what you want, come in anyhow, and tell us your problems and we will tell you how other people have solved it.

We safe-guard the principal, and pay you the income, or as directed.

Call at our office and get the new booklet,

"What you should know about Wills."

"Oldest Trust Company in Michigan."

THE MICHIGAN TRUST COMPANY

GRAND RAPIDS, MICHIGAN

Grand Rapids National City Bank CITY TRUST & SAVINGS BANK

ASSOCIATED

The convenient banks for out of town people. Located at the very centers of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

On account of our location—our large transit facilities—our safe deposit vaults and our complete service covering the entire field of banking, our institutions must be the ultimate choice of out of town bankers and individuals.

Combined Capital and Surplus\$ 1,724,300.00
Combined Total Deposits 10,168,700.00
Combined Total Resources 13,157,100.00

GRAND RAPIDS NATIONAL CITY BANK
CITY TRUST & SAVINGS BANK

ASSOCIATED

Christmas Episode of the Middle Sixties.

Grandville, Dec. 20—It was the morning of the 24th of December.

Aveline Everyday sat in her small room under the eaves and studied a picture, a small ambrotype production by a traveling artist who had some years before visited the North woods and "took" everybody in sight.

Seven years ago this picture of the Fourth Reader class of the Logtown school had been taken, and each member of that wonderful class of boys and girls had been given a copy.

To-day the land of Washington and Lincoln was at peace. The clouds of rebellion and war, after surging in giant billows across every foot of the Southland for four years, had ceased to trouble. The hosts of the Nation, having vindicated the perpetuity of the Union, had marched home again. Tears were not yet dried, however; and Aveline remembered that an only brother slept the last long sleep beneath Georgia pines. The girl, eighteen to-morrow, lusty, healthy, strong, longed to go to the South and seek out the grave of her brother. The closest economy had been necessary in her own home, and no extra expense could be allowed.

After to-morrow it would be different. As the wife of Saul Langdine, the Muskegon millowner, she would be bound by no narrow spheres of economy. Saul had inherited money, was now at the head of a company, and was accounted a rising man in the business world.

That the wealthy millowner of six-and-thirty should fall for and seek to wed the schoolgirl of Lusk's Corners was a nine-day wonder to the inhabitants of the Muskegon River valley. The constant attentions of Mr. Langdine flattered the parents of Aveline. They urged on the intimacy, delighting to know that their daughter's beauty had won such distinction.

Christmas day had been selected for the binding of two hearts to beat as one. On the last day of her life as a girl, Aveline kept close in her room making preparations for the coming event which would of course change the whole trend of life for her.

A slight frown mantled the jetty brows of the girl.

"It's so mean of him, I think."

And then she passed her web-like handkerchief across her eyes in which were sparkles indicating undue moisture.

At the left end of the pictured row of school children sat one whose eyes seemed to look straight into hers. That boy just entering his teens was Amos Langdon, son of an Illinois farmer, who had come to visit an uncle on the Muskegon, and who remained to attend the village school.

Amos and Aveline had been good chums—and now!

Well, why care? The two had not met in years. The parents of the girl had moved away from Logtown soon after the picture was made, and had returned one year ago, after an absence of six years.

From Lusk's Corners to Logtown was a matter of a dozen miles. The former was a countryside four corners while Logtown on the Muskegon was a thrifty lumbering burg. Mr. Everyday had been elected justice of the peace at the last election and it would have suited him to marry his daughter to the Muskegon millowner, and so it would have been had Aveline been willing, but she insisted on a clerical wedding, or rather a quiet

tying of the knot with no one present but the witnesses.

"My, Amos looks as though he could speak!" exclaimed Aveline as she continued to gaze at the farmer's son, still absent in the army. The regiment to which he belonged had been ordered West at the close of the war, so that now, months after, the boy had not yet returned. "Saul was mean to speak of the soldiers as Lincoln hirelings. He never seems to understand that I had a brother who lost his life fighting for—niggers, he says!"

The girl bit her lip until the blood started. She felt herself shrinking from what promised to be an ordeal. This old picture she had not seen until to-day since the boy Amos as a man of eighteen had enlisted in the service of his country. He had been near her brother, but they had not met. What this boy of fourteen might look like now at one-and-twenty she did not pretend to know. She had drifted into this alliance with the rich lumberman with scarcely a thought except to please her humble parents. Now, looking through the old room where she had lived as a child, she had found and unearthed the picture of early school days. The sight of Amos Langdon's face recalled those old days with telling effect.

Her father had been drafted but escaped the army through some physical defect. He was not a soldier hater, as was the man she had agreed to wed; and now, while gazing into those young faces, her own among the rest, the real significance of what she was about to do rushed over her brain.

"Oh, I can't do it, I can't marry that man who called my brother a Lincoln hireling!"

Aveline, her face bathed in tears, snuggled the ambrotype beneath her handkerchief and crossed the floor. Just then a team and sleigh dashed up to the door and a man sprang out—Saul Langdine! He lifted his hand as he caught sight of her at the window.

He had come for Aveline. He told her plainly that she must consent to an immediate marriage. His business was such that he could not spare the time to put on airs with a swell wedding. Down the river at the Halfway House a clergyman was stopping for a few hours, and they could be married there and go immediately to Muskegon and to the home he had prepared for her.

Fearing lest the eccentric Saul might change his mind, the parents of the girl were willing to accede to the wishes of the lumberman. Tears stood in the eyes of Mrs. Everyday as Mr. Langdine drove off with the daughter tucked snugly in the seat at his side.

Shoved inside her bodice was that picture of the Fourth Reader class of Logtown, and Aveline was thinking more of her boy chum of six years ago than of the man at her side. The air was crisp, with a threat of snow. The gallant steeds covered the ground with the speed of the wind. The Halfway House was reached before sundown, and soon Aveline and her betrothed entered the big parlor where sounds of violin and dulcimer rang out.

"Just a little party on Christmas Eve, old man," assured Nick Verner, the tavern proprietor. "Suppose you and the lady stop with us for the dance, Mr. Langdine?"

The clergyman had failed to appear. Aveline breathed easier. She stood by the window gazing down the road

Petoskey Transportation Company

Petoskey, Michigan

Investigate the above Company as an investment opportunity. It is a going concern making substantial earnings, and paying dividends.

As an enterprise, it is absolutely sound, and has ahead of it a future that is long and bright.

Write for full information.

F. A. Sawall Company

313-314-315 Murray Building

GRAND RAPIDS

MICHIGAN

Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm in Winter
Cool in Summer

Brick is Everlasting

Grande Brick Co., Grand Rapids

Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives Junction

Signs of the Times Are Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.

We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.

Bell M 797

Citizens 4261

8%

Cumulative-Participating
Preferred-Investment
OF THE

**PALACE THEATRE
CORPORATION
AND OLIVER THEATRE**

Send for Attractive Circular on a Growing-Going Proposition—now active.

Note—The Editor of the Tradesman recently visited South Bend and was so well impressed with our proposition that he handed us his subscription.

**PALACE THEATRE
CORPORATION**

Oliver Theatre Bldg.

South Bend

Indiana

Fourth National Bank

Grand Rapids, Mich.

United States Depository

Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½

Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$600,000



WM. H. ANDERSON, President

J. CLINTON BISHOP, Cashier

HARRY C. LUNDBERG, Asst. Cashier

LAVANT Z. CAUKIN, Vice President

J. CLINTON BISHOP, Cashier

ALVA T. EDISON, Asst. Cashier

Fenton Davis & Boyle

BONDS EXCLUSIVELY

MICHIGAN TRUST BUILDING

GRAND RAPIDS

Detroit

Chicago

First National Bank Bldg. Telephone

Main 656
Citizens 4212

Congress Building

toward Muskegon, thinking more deeply than she had ever thought before.

"We expect several army boys and their girls from town," went on Verner. "Amos Langdon got back yesterday, and he is going to stop here on his way to his uncle's. That's a man for you, Saul—"

"Ah, so," growled the other. "One of the woolyheads—mere cattle!"

Aveline turned toward the speaker with flashing eyes. At this moment a jingle of bells sounded without and a sleigh drawn by a span of bays dashed up to the door. The rig was filled with men in the faded uniform of the U. S. cavalry.

"Come on, Aveline," cried Langdine, plucking at the girl's sleeve, "this is no place for us among a lot of drunken soldiers! At Muskegon we can complete our arrangements. The girl stood firm in her tracks. At the instant the door opened a tin picture fell to the floor. Snatching this up Langdine scowled as he glanced at the faces of the Fourth Reader class of Logtown school—and then—" "Hello, everybody! We're here at last, Nick, and—"

The speaker, a bright, up-standing young fellow in a lieutenant's uniform, stared straight into the face of the lumber king's companion. Girl and young soldier regarded each other for an instant, then the man put out a quick hand.

"I'll bet a ten this is Aveline Everyday!"

"And you are Amos Langdon!" articulated the girl as the two clasped hands. The girl's companion frowned and when the impudent young soldier bent forward and imprinted a kiss on the fair cheek of Aveline, the other's clinched hand went out, smiting Lieutenant Langdon full on the jaw. "Take that you nigger-loving sneak!" hissed the millowner.

Before anyone could speak twice the boy in blue flung himself on his assaulter, bearing him to the floor. Within five minutes the lieutenant rose to his feet, leaving his enemy silent, thoroughly cowed, on the floor. "Now then, get out quick, Amos!" cautioned the landlord.

The soldier saw the fallen school picture which Aveline picked up from the floor. He noticed that one of the boys was singled out by a small mark—that boy was himself, then a kid in early teens. Amos walked aside with the girl and was soon in possession of all the facts.

"Now, by George," expressed Lieutenant Langdon, "I'm not going to allow this. D'ye know that I've thought of you a thousand times while in the army, Aveline. You don't mean to marry that fellow now. Think of your brother Sam in his Georgia grave, slain by men with whom this man sympathizes. If I had my way such traitors as Saul Langdine would adorn the limb of a tree."

One of the speaker's eyes was discolored, but otherwise he seemed uninjured, while his late assailant was

being cared for in an adjoining room, feeling pretty near all in as the expression goes.

Glancing once into the room, seeing her late ascot crouched in a chair being bandaged with cloths, Aveline turned and, placing her small hand in that of her schoolboy chum, she said: "What can we do, Amos?"

"I've an idea. Go back to Muskegon with me. I've got friends there. We will go to old Squire Davids and get married. What say?"

The eager blue eyes of the speaker searched the black orbs of the girl in a pleading that was almost laughable. Aveline did not love Langdine and she realized at this moment that the warmest feeling she had on earth for any human being was for the owner of the blue eyes, who had been three long years fighting his country's battles down in Dixie.

What was money and a home without love?

Lieutenant Langdon noted her hesitancy and quickly improved the opportunity, the result being that ten minutes later Amos and Aveline were close together in a cutter, speeding behind one of the tavern-keeper's fleetest horses for Muskegon and old Squire David.

That was a remarkable escapade. Its outcome astonished the staid elderly Everdays, and the runaway marriage of the returned lieutenant of cavalry and Aveline was the talk of the valley for many moons.

The two were married one hour after midnight at the home of Squire Davids at Muskegon, thus making it a Christmas wedding, with nobody to it but the squire, his wife, and the hired girl for a witness. The old saw, "married in haste, repent at leisure," did not prove true in this case, since neither Aveline nor Amos ever regretted that night of adventure.

Langdon made good in the after time and has long been a wealthy and prominent man in the community in which he and his estimable wife live. Old Timer.

Apologizing for German Goods.

Reports from the countries formerly at war with Germany show that there is surprisingly little prejudice on the part of consumers towards German goods, if prices happen to prove satisfactory. A few cases have been observed in American cities, however, in which small shopkeepers having German wares on display have taken steps to placate any customer afflicted with Germanophobia who resents the "Made in Germany" sign. In such instances placards have been posted in conspicuous places stating in effect that the mark is now worth only half a cent and that the dealer in handling German goods is seeking only to give his customers the best values at the lowest prices.

SAFETY

SAVING

SERVICE

Class Mutual Insurance Agency

"The Agency of Personal Service"

CLASS MUTUALS ARE LEADING MUTUALS, Because they limit their lines to PARTICULAR CLASSES, Resulting in WIDE DISTRIBUTION of risks, LOW LOSS RATIO, and MINIMUM EXPENSE.

WE REPRESENT CLASS MUTUALS THAT SAVE

Hardware, Implement and Sheet Metal Dealers 50% to 60%.
Garages, Blacksmith Shops, Harness and Furniture Stores 40%.

Drug Stores, Shoe Stores, General Stores, and Hotels 30% to 50%.
ARE YOU INTERESTED IN THESE SAVINGS? Are your premiums paying you a THIRTY to FIFTY PER CENT DIVIDEND? If not, then it is up to you to see that they do, by placing your insurance with THIS AGENCY.

C. N. BRISTOL
FREMONT,

A. T. MONSON

H. G. BUNDY
MICHIGAN

Preferred Risks! Small Losses! Efficient Management!

enables us to declare a

30% Dividend For Year 1921

100% Protection and 30% Dividend, both for same money you are paying to a stock company for a policy that may be haggled over in case of loss.

Michigan Bankers and Merchants Mutual Fire Insurance Co.
of Fremont, Mich.

WM. N. SENF, Sec'y

MICHIGAN SHOE DEALERS Mutual Fire Insurance Company

FREMONT, MICHIGAN

Maintains Its 30% Dividend Record

By careful selection of risks
By sound and conservative management
By thorough mutuality

Courteous and prompt attention to all enquiries.

ALBERT MURRAY, Pres.

L. H. BAKER, Sec'y-Treas.

FIRE

TORNADO

BETTER INSURANCE

AT

LESS COST

During the year 1920 the companies operating through

The Mill Mutuals Agency

paid more than \$4,000,000 in dividends to their policy holders and \$6,300,000 in losses.

How do they do it?

By INSPECTION and SELECTION

Cash Assets Over \$20,000,000.00

We Combine

STRENGTH and ECONOMY

THE MILL MUTUALS AGENCY

120 W. Ottawa St.

Lansing, Michigan

EMBEZZLER AND PERJURER.**Parker Collects Eleven Millions—He Has \$16 Left.**

Chicago, Dec. 19—Manipulation of \$11,337,965.94 of the assets of the Co-operative Society of America to the point where there is but \$16 in the bank and, in addition, a debt of \$1,758,478.20, which the trustees of the society are obliged to pay, an apparent shortage of \$13,096,428.15 was alleged Saturday in a report submitted to Federal Judge Evans by the Central Trust Company, receiver.

Charges that Harrison Parker deliberately perjured himself in his testimony before the hearing in bankruptcy were made in the report. It was alleged that through his power as a trustee of the society he had signed away, through various debentures and other proceedings, virtually every dollar which the trust had received through the sale of its \$28,332,089.46 in certificates.

The majority of the \$11,000,000 or more in cash received is declared in the report to have been placed under the control of Mrs. Edith S. Parker, Parker's wife, and Charles C. Higgins, a relative, through the formation of various concerns in which they held the majority of stock—said stock costing them nothing.

So tangled are the affairs of the Co-operative and its various subsidiaries that even after two months of investigation the receiver was constrained to ask for more time in order to understand what he said he believes will be further sensational revelations concerning the activities of the concern.

"On Feb. 20, 1919, a common law trust known as the Co-operative Society of America was formed by the execution of a contract between Mrs. Harrison Parker on one side and Harrison Parker and his cotrustees, N. A. Hawkenson and Joe Coe, on the other side," the report says. Then, it is declared, Parker appointed the Midwest Advertising Co., a concern formed by Parker, as the sole "selling agent of beneficial interests" in the society.

After a time, another selling agent, "The Great Western Securities Company," organized by Parker, was substituted instead of the Midwest concern. The stock of the Great Western Co., according to the report "is now owned by Mrs. Harrison Parker."

"Under the operations of the contracts," the report continues, "subscriptions of \$28,332,089.46 have been received from practically 90,000 people."

Eleven million three hundred thirty-seven thousand nine hundred sixty-five dollars and ninety-five cents has been paid into the Great Western Securities Co. Five million six hundred sixty-six thousand four hundred seventeen dollars and eighty-nine cents has been paid out for salesman's commissions. The total amount which the trustees of the Society have received from the Great Western Securities Co., being 80 per cent. of the paid up contracts, is only \$2,621,279.20. The Co-Operative Society of America has borrowed from the Great Western Securities corporation—the creature of Harrison Parker—\$1,758,478.20. For this sum the trustees have given their notes bearing interest at the rate of 7 per cent. per annum.

Not only have the trustees parted, by reason of their aforesaid arrangements with selling agencies, with funds paid under subscription contracts made with said trustees, but further, on Nov. 4, 1920, they conveyed all the property of said society to debenture trustees.

"In February, 1921, the said debenture trustees conveyed the property of the trust to certain other trustees, one of whom was Harrison Parker. This trust was called the Co-operators of America. All of these transactions and conveyances were made under the domination, control and direction of Harrison Parker."

"If they are to stand, then upon the date of the appointment of the receiver the original trust, the Co-operative Society of America, if called to account by a holder of a beneficial interest therein, would have been required to say to the 90,000 subscribers that it had on hand to represent its stewardship the total sum of about \$16 on deposit to its credit in a Chicago bank. The investments made had all passed out of the hands of the original trust."

"Harrison Parker," the report continues, "has, during his examination before the referee in bankruptcy, testified falsely under oath on important matters relative to the receivers' investigation, and has, thereafter, under

oath, admitted that his testimony was deliberately false. Many of these statements require much further investigation before a satisfactory report can be made by the receiver."

The court will conduct further hearings this week.

A Christmas List.

A book—well written, good and true,
That merits reading through and through;
And, to enjoy its scope and power,
An uninvaded leisure hour.

A fountain pen—self-filling, free,
With equable delivery,
Warranted never out of joint
And always writing to the point.

A camera—with lenses clear,
Recording scenes and faces dear,
Plus skill with focus, time and stop,
And carte-blancs at the camera shop.

A car—for ease and grace designed,
With the best engine one can find—
That on or off the beaten track
Is guaranteed to bring me back.

A sum—bequest, investment, gift,
That cannot through my fingers sift;
The increment to me conveyed
In quarterly installments paid.

A watch—with magnifying face
Enlarging every moment's space,
So opportunity may exist
To use the presents on my list.

A bigamist's morals are singular—
though his wives are plural.



A Holiday Message

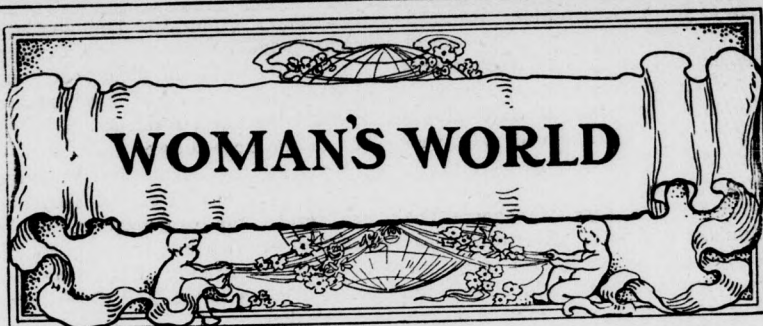
We, with Santa, express the wish that your fondest hopes for the holiday season be fulfilled.

And may we, the people of the Telephone Company, also thank you for your co-operation during 1921.

The helpful spirit which you have shown has and will continue to inspire each of us to do our utmost to keep your telephone service good.



The Employees of the
MICHIGAN STATE TELEPHONE COMPANY



Children, Pick Parents Who Do Not Lie.

Written for the Tradesman.

"But, Daddy, Cora's father says it is all right for her to travel half fare. She is nearly fourteen, but she looks a lot younger, and is so small that nobody would suspect how old she is. It is only the railroad that she is cheating, and I guess that doesn't matter. I suppose her father ought to know what is best. Do you think it is dishonest?"

I couldn't help overhearing the conversation across the aisle of the dining car. Indeed, after that part of it reached me I confess I didn't try very hard not to hear! Out of the corner of my eye I watched the faces of the girl and the father who was to her, as I could see, the Fountain of All Wisdom.

It was evident enough that the girl's conscience was not clear about this problem, and I guessed that her friend Cora's wasn't either; plainly they had discussed it between themselves before it came up to this father as count

of last resort. I wondered what he would say.

"Dishonest? Of course it is dishonest!" he exclaimed. "It may be 'only a railroad,' but it is just as dishonest to cheat a railroad as to cheat anybody else. Dishonesty lies not at the cheated end of the transaction but in the heart of the cheater."

"But the railroads aren't always honest themselves," the girl said. "I've read about that in the newspaper."

"The railroads may have been exorbitant in their charges, or even dishonest," the father answered. "And they may not know it or feel it when we cheat them; but that hasn't anything to do with the question. Even if they don't feel it when we cheat them, we feel it. We know when we cheat anybody, and that is where the harm is done. We know ourselves whether we are honest or not. If you lose your self-respect by doing a crooked thing, nobody else can give it back to you."

"You know," the father went on, "that Cora's father is president of a

bank—a pretty big bank, very well known in the community, and trusted by hundreds of people to take care of their money for them. Well, I want you to think of this: Don't you suppose, if some of his clerks took a five or even a two-dollar bill—about what Cora 'saves' by pretending to be under age when she pays her fare—out of the cash drawer of the bank her father would discharge him, or even send him to jail? He'd say he was dishonest; that he couldn't trust him. Wouldn't he?"

"I suppose so," said the child. "And it would be dishonest, too."

"I'll tell you what I've got a great mind to do," the father said. "I have quite a little money in that bank. I think I shall take it out and say that I'm doing it because the president of the bank isn't an honest man."

"Oh, Daddy, don't do that!" gasped the girl.

"But don't you see that we can't afford to make exceptions about honesty? If Cora's father isn't honest in his dealings with a railroad—how am I to know whether he is honest in his dealings with me? Besides, he is teaching his little girl to be dishonest, and it is even spreading to my little girl."

"Yes, I see, Daddy, but won't you please give him another chance? I don't believe he would be dishonest in important matters."

"I don't know about that. Honesty is a quality of character; it isn't a question of the size or importance of the transaction. And when a man teaches his own little girl to steal—

even from a railroad—it looks pretty bad to me. Seems as if something ought to be done about it."

At this point the waiters got between us, and I lost the rest of the conversation. I have been wondering ever since what came of it. It was such a perfect example of the influence that lying and otherwise dishonest parents have upon their children—these little folks that look up into our faces and make us their standard of behavior in little things and big, copying what we do, imitating our tones of voice, assuming that what we do is right, adopting our likes and dislikes—even to smallest details.

These very parents who lie to their children and do crooked things in their sight are the very ones to blame and punish them when they do exactly what they have been taught to do. If I were not so indignant, I hardly could keep my face straight when I see some parents punishing their children for lies not half so bad as the ones they themselves tell every day over the telephone.

It is very important that parents should have honest children, but it is infinitely more important that children should have honest parents.

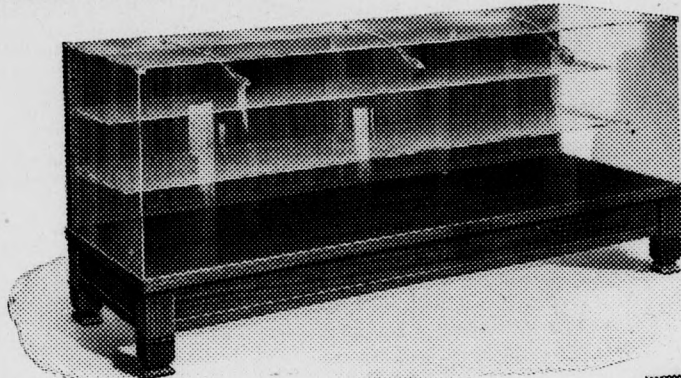
Prudence Bradish.

(Copyrighted, 1921.)

You can find no man who has failed in life for lack of opportunity, but there are plenty who have failed for lack of ambition.

The window display arranged with a minimum of work and thought usually produces a minimum of business.

:: INCREASED SALES AND PROFITS :: ARE DIRECT RESULTS OF AN INSTALLATION OF "NEW WAY" EQUIPMENT



OUR "THIRTEEN HUNDRED" LINE

Cut shows a case 8 feet in length

Standard Sizes Lengths 6, 8 and 10 feet, height 40 inches, width 24 inches.

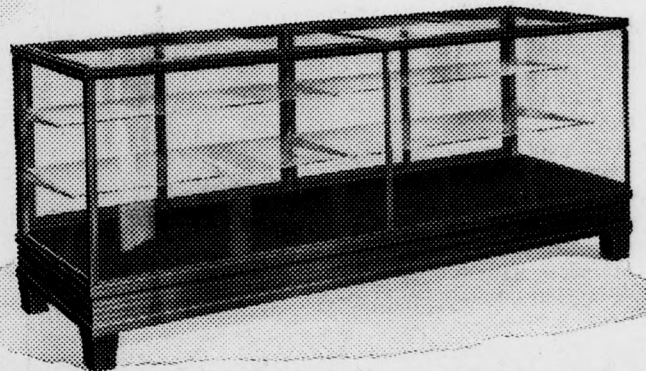
Specifications Plate glass top with 1/8 inch bevel. Double strength "A" glass front, ends and doors. Doors on ball bearing rollers with rubber bumpers and dust strips. Two adjustable wood shelves 10 and 14 inches wide. Finished wood bottom. Metal legs. Shipped knocked down, taking a low freight rate and easily and quickly assembled.

OUR "AMERICAN BEAUTY" LINE—4100

Cut shows an 8 foot case

Standard Sizes Lengths 6, 8 and 10 feet, height 40 inches, width 24 inches.

Specifications Plate glass top, front and ends. Wood panel doors on ball bearing rollers, dust strips, springs and rubber bumpers. Two adjustable plate glass shelves 10 and 14 inches wide. Finished wood bottom. Adjustable metal legs. Shipped knocked down, taking a low freight rate and easily and quickly assembled.



GRAND RAPIDS SHOW CASE CO., GRAND RAPIDS, MICHIGAN Branches in NEW YORK—CHICAGO—ATLANTA—CLEVELAND—KANSAS CITY—DALLAS

MEN OF MARK.

Albert B. Klise, Dominant Factor in Many Industries.

Albert B. Klise was born in 1863 a few miles South of Kalamazoo on Long Lake. His father owned a farm, which he sold and enlisted in the 25th Michigan Infantry. After his discharge he settled in Holland City, burned out and moved three miles North of Holland City. He owned considerable timber land and lumbered on a small scale. He again burned out at the time of the Chicago fire and then moved to New Holland and conducted a country store. He again acquired some timber lands in Olive township, in Ottawa county, and carried on some lumbering operations. Here Albert attended the district school, and later spent two years at Hope college, taking up the preparation course. In 1877 the family removed to Fruitport township, Muskegon county, acquired some timber and in 1881 purchased the first sawmill. Albert B., at the age of 17, became a partner with his father and uncle. Father and son later purchased the uncle's interest and continued as B. A. Klise & Son. In the winter of 1888 and 1889 the firm logged all winter, stacking the logs in large roll-ways. The following spring, the 5th of May, all the winter's work was consumed by fire. A big forest fire known as the Sullivan fire swept everything before it.

On May 18, 1889, the father died, after a lingering sickness lasting about six months.

Albert B. then started on his career—with no money and little property and debts enough to use up all the property. He borrowed money from three different sources to buy 160 acres of timber and started operations on credit. Hemlock bark was then selling at \$5 per cord and hemlock lumber at \$7 per thousand. At this time the Hackley National Bank of Muskegon loaned him \$500 on his personal note, with no security except his integrity. The late George A. Abbott was the cashier. When he asked for the loan he expected to be turned down gently but firmly. Mr. Abbott, without any hesitation, said, "Step over to the desk and give us your note," and the transaction was closed with less words than are here used to tell the story. Mr. Klise's notes never went to protest. He always paid them when due. He began to make money right away in a small way and added more timber holdings, cutting approximately 3,000,000 feet of timber annually for several years. He kept on running all through the panic of 1893 and met every pay day with cash, which was again largely due to the loyal support of the Hackley Bank. He finished up at Sullivan in May, 1895, Mrs. Klise remaining at Sullivan to close up the business. A. B. located at Sturgeon Bay, in Emmet county, breaking ground Sept. 3, 1895, for the new plant at Sturgeon Bay. Soon after John A. Klise, a brother, was taken into partnership and the business conducted for three years under the name of A. B. Klise & Bro. In the fall of 1898 A. B. Klise purchased the interest of John

A. and conducted the business alone until the following Spring, when the A. B. Klise Lumber Co. was organized with a capital of \$50,000, A. B. owning three-fifths of the stock, William Judson one-fifth and Edward Frick one-fifth. More timber lands were purchased, a logging railroad built and the mill enlarged. This concern manufactured 10,000,000 feet of lumber annually for a period of years, shipping entirely by water. The firm owned boats on the lake, so it was able to take the lumber from the stump, mill it and deliver it to the markets on the Great Lakes with its own facilities. This company had a very successful career and continued until the timber available was all cut. Some efforts were then made in the Upper Peninsula, but were not very satisfactory.



Albert B. Klise.

After closing the Sturgeon Bay operation, the affairs of the company were rapidly closed up.

A. B. moved to Petoskey in 1904, Elmer S. Klise the elder son, remaining in Sturgeon Bay as General Superintendent.

About 1910 Mr. Klise made a loan of \$3750, taking as security \$20,000 of stock in the Blackmare Rotary Pump Power and Manufacturing Co. The loan was not repaid and he was obliged to take the stock. The Pump Co. at that time had two people in the office and four in the factory. It had never paid a dividend. He could see his money was gone unless some radical change was made. He proceeded to buy up the majority of the stock and took the management in the fall of 1912. In 1913 he paid a dividend and has paid dividends ever since. In 1912 the total year's volume was \$20,000. Last year it was nearly \$600,000. In spite of the slump in business, the volume is holding up nearly to last year. This company now has sales offices in ten of the principal

cities of the United States. Its products are shipped all over the world. The concern made over 8,000 pumps for the Government during the war.

In 1915 Mr. Klise became Mayor of Petoskey. He served one year under the old aldermanic system. In 1916 a new charter was adopted, which provided for a City Manager. The commission form of government was adopted and he continued with the new commission and held office until 1921 continuously. He refused to run again. During his administration as Mayor there was agitation for industries for Petoskey. It was here the idea of the Petoskey Portland Cement Co. was formed. A. B. Klise and John L. A. Galster (also a member of the Commission and the present Mayor) organized the cement com-

the Rotary Pump Co. and Bernard, who conducts a bakery at Petoskey. The family reside in their own home at 714 State street and are planning to erect the finest residence in Petoskey in the near future.

Mr. Klise is a member of the First Presbyterian church of Petoskey and has served the organization in the capacity of trustee. He is a Mason up to and including the Shrine and also a member of the B. P. O. E. lodge at Petoskey.

Mr. Klise has one hobby, aside from making money and making things "go" and that is gardening. He takes great pride in his skill as a gardener and is very proud of his achievements in that line.

Mr. Klise attributes his success to "keeping at it everlastingly." His diagnosis is probably correct, but it is equally certain that he is a good judge of men, a good judge of natural resources and a good judge of market conditions generally. The series of misfortunes he faced and mastered early in life show very plainly that he is made of the stuff which never accepts defeat as the final outcome; that temporary set-backs serve to spur him on to repeated endeavor; that there is no halfway house for him in the accomplishment of any purpose he sets out to attain.

Growing Independence of Women.

Bay City, Dec. 20—One of the great problems of the day is the growing independence of women. They even deny that they should perform a duty nature intended. They are even creating in their daughters the same spirit. Not satisfied with demanding their own course in their own affairs, they want to dictate to the man in all his actions.

To the young woman of to-day marriage seems to be a farce and a mockery. They have no sense of the obligations of a wife to her husband nor of a husband to his wife. I lay much of the evil to the false pride of the mothers in not properly bringing up an instructing their daughters in the duties of wifehood and motherhood.

The call for women in industry is another prime factor in a situation that is really grave. The love of women for their own pay checks, regardless of how small they may be or how hard they have to work for them, is growing. They would rather continue this semi-independent economic life than become true wives and homemakers, it seems.

A Government report not long ago reported that to keep up the present population of the country each married couple should raise at least three children, but the actual gross birth rate is less than 1 per cent. In the face of this fact something is radically wrong.

The love of women for fine clothes—raiment far beyond the ability of the average woman to buy or of the average husband to purchase for his wife—is admitted by all students of social life to be one of the great evils responsible for the endless grind of our divorce courts.

Of course, there are exceptions, and some men do not deserve the love of a good woman. They seem incapable of even the animal instinct of protecting the female and their own offspring. I have read with considerable interest the comment about there being no gentlemen. Both sides seem to have distorted notions as to the qualities of a true gentleman. Unless American women come back to the true standard of womanhood men will deteriorate still more. H. W. S.

Most commonly a woman argues the way she gets off a car.

What about the GASOLINE you use?

EVERY motorist knows that all gasoline is not alike: You have reasonable assurance that the quality of most gasoline sold under a well known trade name will remain constant, but trouble creeps in where you form the habit of just buying "gas."

It is not the idea of this company to claim that when you notice a difference in the quality of your favorite gasoline, that the manufacturer has deliberately tampered with his product. What we do mean to say is that gasoline varies according to the methods used in its manufacture, and the raw material from which it is made.

This company on account of its immense resources can truthfully say the Red Crown Gasoline never varies, except as seasonable changes call for variation.

It is also well to consider that the gasoline to which you have your carburetor adjusted may not even be on sale in the next town or state, that too is a source of annoyance.

So we say, what about your gasoline? Is it always the same, and can you buy it everywhere?

Red Crown Gasoline can be bought everywhere. Once your carburetor is adjusted to Red Crown there need never be any necessity for changing, because Red Crown can be bought every few blocks in the city and every few miles in the country, wherever you go, and its quality never changes.

It is a universal fuel

STANDARD OIL COMPANY
(INDIANA)
CHICAGO U. S. A.

STUDY OF HUMAN NATURE.

Fundamental Knowledge Traveling Salesman Must Possess.

The traveling man is always trying to get somewhere. He rides on Pullmans, observation "cahs," freight "cahs," day-coaches, livery rigs, automobiles and fords.

One night he sleeps in a downy bed in a fine hotel; the next night on a straw mattress and either boards or squeaky springs. Very often he sleeps in "lower two," and sometimes upper seven. Sometimes he sleeps in depots while waiting for trains, and again he sleeps on trains waiting for them to reach a depot. Sometimes he rides on trains that run so fast he can't read a paper, and then again he rides on trains where he can read a whole Sunday edition, from cover to cover, while the train covers three miles.

The traveling man is a great student: He studies the "time table" to see how he can get there and when he gets there, he studies the "swindle sheet" to see where he gets off. He studies the menu in a dining car to see how he can get something to eat without spending his whole week's wages, and he studies the conductor to see that he doesn't keep all his mileage. He reads the "Funnies" for the fun of it, Judge for the humor of it, Puck for the laughs of it, the daily papers for news, the magazines for stories, but the Tradesman for information.

We were the Western Representatives—capital letters—for a Chicago firm that sold everything from toothpicks to threshing machines. We were supposed to cover our territory every three months. We felt like the hen that tried to cover forty-seven eggs—she couldn't keep them all warm. We kept warm, but we don't know about the territory. You know the kind of stores we mean. Regular miniature Shears-Sawbuck stores, where you could find anything from a suit of clothes to an adjustable razor that would shave the farmer's whiskers and the farmer's wife's corns. Yes, that is it.

We sold the "hard" ones and missed the "easy" ones.

We have sold three months' supplies in one day, and have gone three months without selling one day's supplies.

We have met the merchants who were wise and wise ones that were foolish.

We have met "hard-boiled" merchants, booze-fighting storekeepers, good sports and bad eggs.

Some of them have "seen us coming" and we have seen some of them going.

We have met some that chewed tobacco and others that chewed the "cud."

We have met some that were "bulls" and some that were "bears," and they didn't learn their tricks on Wall street either.

We have learned a lot about the human species, but we have never yet learned how to sell a buyer what he didn't want and didn't need. We always tried to leave in such a way that we felt we could go back.

One day four of us were sitting in the Pullman, when one of them turns to us and says:

"Where are you going this trip?"

We tells him, "We are going up to Ackem to see Wessler."

At that they all leaned back and laughed so loud that the windows rattled as we ran over a frog.

"What's the joke?" we says.

"Why don't you know that that guy never bought anything since his grandfather was a baby?"

And then they started to tell how hard this man was to reach, and that no one ever had sold him anything. They seemed to be quite familiar with the man Wessler's history, and it wasn't very encouraging to listen to.

And our boss had written us a letter that we simply must get a "break." We saw ourself carrying the hod, wheeling a barrow or digging a trench for a living.

We reached Ackem that night. We put up at the "best hotel" in town—a kind of run-down shack that looked as though it had been abandoned as a livery stable when ford overrun the country with his flivvers.

As soon as we were located, we starts out to "get a line" on Wessler. The first citizen we met was a blacksmith. He seemed very willing to give information and told us all he knew about Wessler. From him we went to a telephone operator who was "tickled to death" to talk. She was still alive, however, when we left.

The next day we spent the entire day finding out all about Wessler. That night we felt we had hold of the right end of the string.

"It's the early worm that first gets caught," so the next morning we got up early—9 o'clock. But when we got out we found that the whole town had been up hours and hours. Mr. Wessler had a store, a lunch counter, a barber shop and a soft drink establishment all in one.

We went in to the lunch counter and sat down on one of those whirling stools. Immediately in front of us, on the shelves behind the counter, we saw all the various kinds of tobacco from Dull Burham to Cut Plug.

The whole place reeked with the smell of tobacco. We saw an individual whom we knew to be "hard-boiled" Wessler, from the descriptions that had been given us. He had on a pair of bib overalls, over which he had a water tight apron. He had on his old greasy hat and his hands were only washed when he handled the food. It didn't require a Sherlock Holmes to detect that he was chewing tobacco—it looked like the Missouri river had broken loose from its moorings and was flowing down a channel out of the corner of his mouth.

"What'll you have," he says, almost taking our breath away. We knew then that we had made a mistake in wearing a "wearever" stiff collar.

"Have you got any ham and eggs?" we asked rather timidly.

"Of course I have. Can't you see the sign up there?"

We did see it after he called our attention to it, but it was so covered with flyspecks that we had mistaken

it for a punch board. We didn't tell him that, though.

After we got our ham and eggs we gently drew him into conversation. We spoke principally about himself, telling him how much we had heard about him and all the nice things we could think of. We found him rather interested and he even modestly admitted that he was a pretty decent sort of a fellow.

Then we started talking to him about some of the wonderful things science had recently learned. Some of those things that Socrates used to tell about. We told him about "appetite appeal," appearances, a good front, tempting tit-bits, etc.

"Well, well," he says, "I never thought of that before."

We had him interested. Gently, very, very gently, we talked to him about his own store. We were very, very careful to emphasize the wonderful location and how he ought to expand his business. We had been speaking very quietly and cautiously. Once or twice he pricked up his ears, but his suspicious soon vanished. We then left him.

We waited until after all other customers had gone before we went over for lunch. He met us very cordially and was disposed to talk. We had now won his confidence. After we had finished our lunch we helped him arrange the shelves in the way we had suggested. He was called out and left us alone. During his absence we put clean papers on the shelves and arranged canned goods, boxed bakery goods and things of that kind as neatly as we could. We put all the tobacco under one glass counter. The candies we arranged under another. We washed out the sugar bowls and arranged the counter neatly with shakers, etc.

While we were in the process of arranging a customer came in, and was so surprised at the difference he didn't know what he came for. He went out and soon the whole town knew that Wessler had a new "cook."

When Wessler came back he was more than pleased and didn't hesitate to say so. We sold him the largest bill of goods of any man we had come across. He enlarged his place of business by taking out the barber shop partition—our suggestion—and moving the shop next door. He sold out his business at a good margin of profit about a year later.

Salesmanship requires tact, patience, psychology and common sense.

We next received instruction to push axle grease. We did. The very first farmer storekeeper we came to we began talking axle grease, and then to demonstrate that the grease was all that we represented, we asked a farmer's permission to remove the rear wheel of his buggy. We raised the wheel by placing a board under the axle. After removing the wheel we cleaned the axle and box thoroughly, so thoroughly in fact that we took our best handkerchief and wiped over the axle to show that it was clean. Then, placing a small amount of axle-grease on the ax, we told them how long it would last and how far the buggy would run without further greasing.

After having put the wheel back on

we gave it a vigorous turn, spinning it so fast that the breeze from the spokes caused a paper to rustle, frightening the horse, who gave one snort and broke loose from his moorings. The last we saw of that rig it was going over the horizon with a wild, gesticulating farmer chasing—from all indications, he was gesticulating in seven different languages. We never heard whether that axle grease lasted the full distance or not.

We were now away out in the country. The next store was fully forty miles away. Out West you will sometimes find store, postoffice, lunch counter, livery stable, dance hall and dwelling house, all under the same roof, and the nearest ranch house a mile and a half away. But they do the business. We have known a store like that to do several thousand dollars' worth of business a month. The ranchers come there for a wagon load at a time.

We had just finished selling the farmer when a couple of "boys" drove up in a machine. One had paints and the other a specialty. They were going back in our direction, so we joined them. Their driver was a new man in that territory and was not sure of his routing. We had been proceeding along for some time when we decided to enquire our way at the first farm house. It was one of those cold, clear December days. We were all thinking of where we were to spend Christmas.

Pretty soon, off in the distance, we saw what looked to be a shack, so we headed in. When we drove up we, at first, thought the place was deserted, but one of the boys saw a face at the window, one of the only remaining panes in the one window of the shack.

A little twelve-year-old girl answered our knock. After asking her the direction we looked inside, and there we saw a sight that we will never forget. Their mother was dead. Their father was working on the section many miles away and could come home only once a month. There were three children, the oldest whom we mentioned, another little girl of nine and a boy of six. These little tots lived there all alone. Their beds were of straw covered with ragged quilts. Their fire was built of "Buffalo chips" that they had gathered on the prairie. Their clothes beggar description. Over in the corner they had rigged up a Christmas tree. It consisted of a cottonwood twig with two unbroken branches. On this they had tied little bright rags, two ragged dolls and a pair of baby slippers.

We looked and tried to speak, but choked, and finally had to break ourselves away and run for it. We didn't want to blubber in front of those little tots.

We finally reached town about three in the afternoon. As soon as we had warmed up on coffee we separated. When we met again it was at the driver's machine. Our arms were loaded with goodies. Even the driver had an armful. We loaded that machine full of everything we could think that those children would want and could use. Then we drove all the way back again. Santa Claus had come to that house. We won't try to

We offer the unsold portion of:

Holland-St. Louis Sugar Co.

First Mortgage 8% Serial Bonds

Dated November 1, 1921

Due serially, May 1, 1924 to May 1, 1936

Registered as to principal. Semi-annual interest payable May 1st and November 1st, without deduction for any Federal Income Tax not exceeding 2%.

Callable in whole or in multiples of \$25,000 on any interest day on 30 days' notice, at 105 and interest.

Denominations, \$100, \$500 and \$1,000

THE MICHIGAN TRUST COMPANY, TRUSTEE

The interests of bond-holders are unusually well protected under this mortgage.

Here is an important member of the great group of sugar producers. This is a basic industry and one of the great industries of the State of Michigan. It is a home industry of enormous size and importance.

The original Holland Sugar Company has been in successful operation 22 years. The additional plants at St. Louis, Michigan, and Decatur, Indiana, are both larger. The combined capacities are about forty million pounds of refined sugar per annum.

EARNINGS:

Ten-year average of earnings, after depreciation and applicable to interest and taxes, \$318,428.82; Five-year average to April 30th, 1921, \$485,885.48. These two averages were respectively over three times, and over four and one-half times the maximum interest charge on this bond issue.

Tax Exempt in Michigan.

Price: Par and interest, yielding

8%

The Michigan Trust Company
GRAND RAPIDS

tell you the joy and pleasure we had out of it either.

Yes, the traveling man sees and hears many things. His home is nowhere, but his heart is everywhere.

We went away out in the Western part of Wyoming on another trip and had one of the finest chicken dinners we have ever eaten. After we had finished, we left a tip for the maid, we felt so good. We had just gotten as far as the door when we were stopped by the girl—the young lady.

"Say, mister, you forgot a quarter. It was right there by your plate."

We tried to explain that it was a tip but she couldn't understand, so we were compelled to retrieve our tip.

Fairyland? Could you imagine that happening in some of our cities, where they coo and cough and bristle to remind you that they were waiting on you?

Another incident that bears recollection is that of a storekeeper out in Western Nebraska. We wanted to get an early start, so we had gone to the store quite as soon as we felt the proprietor was in. As we stepped through the door we saw the owner and his two clerks on their knees, giving thanks and saying a prayer before commencing business. We were always sure of a courteous reception here after that. He was a kindly Christian soul and had the confidence of the entire community, doing a big business.

There was one store out in the Eastern part of Colorado which can never be forgotten. This store did an immense business and was rated high, so we were very much elated at the prospect.

When we reached the store our spirits fell. We stepped inside and bumped into a huge molasses barrel first thing. Before we could regain our balance we slipped in some molasses on the floor and then we fell. As we got up the storekeeper approached. "Rather slippery this morning," we says.

"So I see," says he, and then he opened his mouth and laughed until we could see what he had eaten for breakfast. We didn't know what he was laughing at, at first, but we soon discovered the cause of his mirth. The whole side of our pants was a smear of molasses. It may have been funny, but we didn't see the joke. Right next to the molasses barrel was the oil barrel, and we know from experience that oil and molasses mix.

This gave us our excuse and, buying a pair of overalls from the store supplies we started to clean house. The old storekeeper was sure tickled. He urged us on and on and we kept on and on. There was no end in sight. We worked all that day and the next. But when we got through you wouldn't have recognized it as the same store. We had moved the candy counter up front and the con-founded barrels back. We explained to the storekeeper, as we worked, that oil and molasses will always be asked for but candy and luxuries must tempt the customer. He saw the difference the first day. He said he sold more candy than he had sold in two weeks.

We may have ruined a suit of

clothes, but we sold that man a big bill of goods and made a friend that we could always rely on. His business increased materially.

We next heard of a store owned by an Englishman. It was said of Palmer that he hardly ever talked to anyone and that he was rather grouchy. We found that out the first time we saw him. We tried in several ways to draw him into conversation, but it wouldn't work.

That noon we asked some of the old-timers about "Daff" Palmer, as they called him. We learned that Palmer had served in the English army, and that he had been somewhat of a cricket player in his day. So that afternoon we were casually glancing through an old catalogue. "Daff" Palmer came up behind us and glanced over our shoulder. We "just happened" to be looking at a cricket illustration. Very casually we asks him:

"Did you ever play cricket, Mr. Palmer?"

"I played cricket long before you

were born. I played with a team that defeated everything in Britain."

We had found the "spot." We talked cricket all the rest of the afternoon. That is, he did. We listened, and we were interested too, for Palmer sure could tell cricket.

We sold him a good bill of goods and made a friend that has lasted through all the years.

We went to one storekeeper and, after having sold him a bill of goods, among other things two barrels of pickles, we were rummaging around and discovered three barrels of pickles that he didn't know he had. We canceled the pickle order and made another friend.

We came to one country grocery, one of those community meeting places you know. Here, in cold weather, the old fellows and loafers would gather. They would sit around a great big stove and tell yarns and then spit tobacco juice on that stove to see it sizzle. And say how they could spit. One of them swore he could hit a silver dollar at a distance

of thirty feet and demonstrated by spitting into a hole in the stove door, that was only about three inches in diameter, from a distance of fully 25 feet, without spilling a drop.

The stove was covered fully half an inch deep with expectorated Kentucky leaf. It was a sight to behold. We cleaned that stove by scraping and then using a wire brush. And then we polished it until you could see your reflection in it.


We sold the storekeeper a good supply of stove polish, gained his friendship, and taught those loafers a lesson that they will never forget.

They use cuspidors, bought from our firm now, not only in the store, but in most of the homes.

A salesman has to study psychology, philosophy, approach, when to close, and all that, but the greatest study of all is the study of human nature.

That is what some salesmen cannot learn and others ignore, but it is human nature that we have to deal with in the end.

Hugo E. Frey.



THE SIGN OF QUALITY

Unexcelled for Christmas Cakes

The body of a cake should be light and tender, and at the same time firm and flavory and digestible. To contain just the proper texture and moisture depends upon the flour as well as the cook, because if the flour is not good flour the baking will not be the best.

Lily White

"The Flour the Best Cooks Use"

**Look for the
ROWENA
trade-mark
on the sack**

is the best flour you can buy for all general baking. Not only will it produce remarkably fine looking appetizing loaves of bread, but delicious rolls and pastries as well. It is unexcelled as a cake baking flour on account of its supreme cleanliness, high quality and superior milling. Lily White possesses the volume, color, flavor and uniformity of granulation to insure an excellent cake.

Let your Christmas Cake this year be made of Lily White

Lily White is Guaranteed to Satisfy You—Better.

VALLEY CITY MILLING COMPANY
Grand Rapids, Mich.
"Millers for Sixty Years"

Ads like these are being run regularly and continuously in the principal papers throughout Michigan. You will profit by carrying Lily White Flour in stock at all times, thereby being placed in position to supply the demand we are helping to create for Lily White Flour.

IN THE BANKRUPTCY COURT.

Proceedings in the District of Western Michigan.

Grand Rapids, Dec. 5.—On this day was held the first meeting of creditors in the matter of Joseph G. Kirchoff, Bankrupt No. 2009. The bankrupt was present in person and by attorney, Don E. Minor. Joseph R. Gillard was present for creditors. Several claims were proved against the estate. Clare C. Nevers was elected trustee and the amount of his bond fixed by the referee at \$500. The bankrupt was then sworn and examined. An offer of \$362 having been received by the court for the stock and fixtures in this matter, notice was sent to creditors that a sale of the assets would be held at this same date. The stock, fixtures, lease and accounts were sold to George Gruenbauer for \$700. This offer did not include several items that were on consignment and proper orders directing the trustee to surrender these have been made. An order was made for the payment of preferred claims and for administration expenses. It is probable that no dividend will be declared until the end of a year from the date of adjudication, as the amount of funds in the hands of the trustee are very small as compared with the proved and provable indebtedness of the bankrupt.

Dec. 6. On this day were received the order of reference and adjudication in the matter of Bernhard & Plag, Bankrupt No. 1947. The case is an involuntary one and, therefore, the schedules are not yet filed. An order has been made by the court for them to file, and upon receipt of the same the list of the creditors will be given here. The proceedings have been referred to Benn M. Corwin as referee. The first meeting of creditors in this matter will be held at the office of the referee Dec. 23. The bankrupts are residents of the city of Ludington, and a co-partnership. The bankrupts conducted two furniture stores at that city.

Dec. 5. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Harry J. Snyder, Bankrupt No. 2020. The matter has been referred to Benn M. Corwin, as referee in bankruptcy, who has been appointed receiver of the estate. The bankrupt is a resident of the city of Muskegon and has conducted a retail cigar store at that city. The first meeting of creditors has been called for Dec. 21. The schedules of the bankrupt list assets in the sum of \$1,349.03, and liabilities in the sum of \$2,257.25.

A list of the creditors of the bankrupt is as follows:

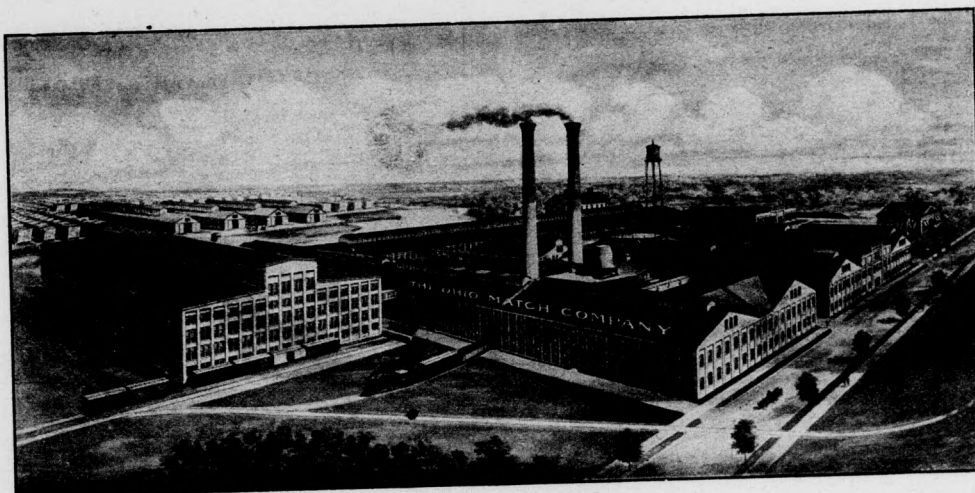
M. E. Maher & Co., Kalamazoo (secured)	\$ 85.00
Muskegon Candy & Supply Co., Muskegon	32.45
Lee & Cady, Detroit	33.98
General Cigar Co., Grand Rapids	10.90
Samuel Gordon, New York	59.35
Bayuk Bros. Inc., Detroit	10.50
Coca Cola Bottling Works, Muskegon	71.00
Colton News Agency, Muskegon	22.83
American Briar Pipe Co., Chicago	91.08
Dick's Soft Drink Plac., Muskegon	286.45
William Baker, Muskegon	60.00
Richard Rogers, Muskegon	55.00
Harry Butterick, Muskegon	35.00
Francis Jirock, Muskegon	1,134.73
X Cigar Co., Grand Rapids	9.50
Walker Candy Co., Muskegon	132.56
Worden Grocer Co., Grand Rapids	17.85
Woodhouse Tobacco Co., Grand Rapids	75.27
J. D. Vander Werp, Muskegon	20.00
J. A. Ridgby, Mansfield, Ohio	13.75
Dec. 7. On this day were received the schedules, order of reference and adjudication in the matter of Charles S. Gehart, Bankrupt No. 2021. The matter has been referred to Benn M. Corwin as referee. No receiver has been appointed from the fact that the case appears to be one not containing assets. The first meeting of creditors has been called for Dec. 22. The schedules of the bankrupt list assets in the sum of \$200 and liabilities in the sum of \$2,472.58. The bankrupt claims exemptions in the sum of \$200. A list of the creditors of the bankrupt is as follows:	
Berghoof Products Co., Fort Wayne	\$ 32.40
General Cigar Co., Grand Rapids	3.25
X Cigar Co., Grand Rapids	3.75
Vanden Berge Cigar Co., Grand Rapids	25.18
Luciano Imperi, Grand Rapids	2,408.00
The bankrupt has conducted a pool room and soft drink place in the city of Grand Rapids.	
Dec. 8. On this day were filed the schedules in the matter of Willys Light System, Bankrupt No. 2015. The date of the first meeting of creditors has been fixed at Dec. 27. The schedules of the bankrupt list assets in the sum of \$5,437.04 and liabilities in the sum of \$19,836.07. A list of the creditors of the bankrupt is as follows:	
Corporation tax, 1921	\$ 55.00
City of Grand Rapids	199.24
C. C. Bissot, Grand Rapids	75.00
F. G. MacRae, Grand Rapids	210.00
J. H. Towle, Dayton, Ohio	180.87
Henry Smith, Grand Rapids	100.00
Tish-Hine Co., Grand Rapids	150.00
American Finance Corp., Battle Creek	130.00

F. Bissell, Toledo	208.11
G. F. Blanchard, Grand Rapids	425.00
Braun Co., Philadelphia	50.00
Citizens Tel. Co., Grand Rapids	15.10
B. D. Coates, Grand Rapids	26.05
Consumers Power Co., Grand Rapids	6.66
Cord Tire Corp., Chester, W. Va.	25.85
Crane Co., Grand Rapids	13.46
W. A. Decker, Grand Rapids	23.37
De Laval Separator Co., New York	45.00
Electric Auto Lite Corp., unknown	12,014.47
Federal Sign Co., Chicago	6.36
General Rubber Co., Cleveland	15.00
Advertising Club, Grand Rapids	15.00
Exchange Club, Grand Rapids	10.00
Herald, Grand Rapids	40.12
Press, Grand Rapids	29.80
Window Cleaning Co., Grand Rapids	9.00
Hamilton Beach Co., Racine	33.75
M. H. Howard, Arcadia	2.00
C. J. Litcher Elec. Co., Grand Rapids	130.41
Michigan Litho. Co., Grand Rapids	62.22
Michigan State Telephone Co., Grand Rapids	6.45
McMullen Machinery Co., Grand Rapids	44.40
Pope & Heyboer, Grand Rapids	15.00
Reed-Tandler Co., Grand Rapids	100.00
Chas. S. Reeves, Grand Rapids	1.00
Reidon Co., Huron, Ohio	27.50
Sidney Washing Machine Co., Sydney, Ohio	304.89
Simplex Mfg. Co., Coldwater, Ohio	9.75
Dan Mosher, Grand Rapids	289.48
Henry Smith, Grand Rapids	250.00
Superior Tire Service Co., Grand Rapids	1.00
Texas Co., Chicago	61.55
Tish Auto Sup. Co., Grand Rapids	41.33
Torrington Co., Torrington, Conn.	2,073.88
Travis, Merrick, Warner & Johnson, Grand Rapids	63.50
United Electric Service Co., Grand Rapids	23.53
West Michigan State Fair, Grand Rapids	40.00
Ward Leonard Electric Co., Mt. Vernon, N. Y.	10.83
Western Mfg. Co., Toledo	101.00
West Michigan Pictorial, Grand Rapids	65.20
Western Union Tel. Co., Grand Rapids	4.04
Tona E. Focht, Grand Rapids	570.58
Grand Rapids Savings Bank	1,321.27
Dec. 7. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Hanson B. Elliot, Bankrupt No. 2022. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Traverse City and conducts a produce business at that place. The schedules of the bankrupt list assets in the sum of \$3,299.70, in	

which amount is listed a policy of insurance of \$2,000 and also the bankrupt's claims for exemptions in the amount of \$401.00; his liabilities are in the sum of \$984.21. The first meeting of creditors has not been called in this matter, as the court has written for funds for expense of the same. At the coming of the funds the date of the first meeting will be noted here. A list of the creditors of the bankrupt is as follows:

Various checks drawn by the bankrupt for payment of potatoes purchased in the course of business, said checks not honored	\$575.01
O. W. Proehl, Fort Wayne	300.00
Cadillac Lumber Co., Cadillac	30.00
John Fitch Co., Traverse City	39.00
Henry Hatcher, Mors, Ill.	40.00
Dec. 8. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Carl Zarbock, Sr., Bankrupt No. 2023. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and is a plumber. The first meeting of creditors has not been called in this matter, as the court has seen fit to require funds to meet the expenses of the first meeting. When funds are furnished the first meeting will be called and note made of the same. The schedules of the bankrupt list assets in the sum of \$425, all of which is claimed as exempt, and liabilities in the sum of \$6,182.81. A list of the creditors of the bankrupt is as follows:	
Standard Oil Co., Grand Rapids	\$281.77
G. R. Building Supply Co., Grand Rapids	400.00
Ferguson Supply Co., Grand Rapids	750.00
Fred Kramer, Grand Rapids	50.00
William LaBan, Grand Rapids	150.00
E. W. Jongejan, Grand Rapids	250.00
John Sehler, Sr., Grand Rapids	500.00
Burton Spring, Grand Rapids	45.00
Wealthy St. Floral Co., Grand Rapids	35.00
Clark E. Higbee, Grand Rapids	1,300.00
Donker & Mol, Grand Rapids	67.00
James Mol, Grand Rapids	35.00
John Engelhart & Co., Grand Rapids	300.00
Peter Michael, Grand Rapids	105.00
Brummeler & Van Strien, Grand Rapids	9.00
F. Westmus, Grand Rapids	6.00
G. R. Austin, Grand Rapids	43.00
Dr. L. Barth, Grand Rapids	125.00
St. Mary's Hospital, Grand Rapids	35.00
Dr. John Vander Stoelp, Grand Rapids	35.00
Dr. Leroy, Grand Rapids	3.00
Handford Lumber Co., Grand Rapids	100.00
G. R. Lumber Co., Grand Rapids	40.00
Verhey & Northoek, Grand Rapids	46.00
S. G. De Vries, Grand Rapids	15.00
G. R. Insuring Co., Grand Rapids	29.00

Ohio Brands of Matches Made Here



Millions in Our Land Know Them and Declare Them the Best in the World

SELL THEM TO YOUR TRADE

THE OHIO MATCH COMPANY

WADSWORTH, OHIO

Wurzburg Co., Grand Rapids	29.00
J. M. Heyden Co., Grand Rapids	146.00
Rapid Heater Co., Grand Rapids	30.00
Monarch Storage B., Grand Rapids	26.25
Driesen & Son, Grand Rapids	35.00
Everett Stadt, Grand Rapids	32.00
London Bros., Grand Rapids	326.00
G. R. Oil Co., Grand Rapids	10.00
L. J. McKee, Grand Rapids	20.00
E. Nippres, Grand Rapids	25.00
Up-To-Date Vulcanizing Co., Grand Rapids	20.00
Thomasma Bros., Grand Rapids	10.00
Stouten & Son, Grand Rapids	15.00
Worden Grocer Co., Grand Rapids	75.00
Wilson & Co., Grand Rapids	35.00
Veenstra & Son, Grand Rapids	65.00
S. Hutzlinga, Grand Rapids	6.50
D. Fortuin, Grand Rapids	15.00
Citizens Tel. Co., Grand Rapids	9.70
Chas. Lillie, Grand Rapids	10.00
L. C. Herman, Grand Rapids	12.00
Press, Grand Rapids	70.00
Herald, Grand Rapids	45.00
News, Grand Rapids	25.00
Wagner Bros., Grand Rapids	80.00
G. R. Savings Bank, Grand Rapids	20.00
Harry Zeff, Grand Rapids	75.00
Leonard Pauwe, Grand Rapids	100.00
Hillebrant & Bylsma, Grand Rapids	50.00
Consumers Power Co., Grand Rapids	10.00

Dec. 10. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of William Badgley and Dwight Badgley, Bankrupts No. 2025. The matter has been referred to Benn M. Corwin as referee and who also has been appointed receiver. The bankrupts are farmers residing in the township of Berlin, Ionia county. A custodian has been appointed by the referee to take possession of the assets of the bankrupts. The schedules of the bankrupts list assets in the sum of \$17,205 and liabilities in the sum of \$23,976.18. The bankrupts claim exemptions aggregating the sum of \$3,766. A list of the creditors of the bankrupts is as follows:

State of Michigan (taxes)	\$ 69.31
County of Ionia and road taxes	492.59
Township of Berlin taxes	14.55
Bax taxes, State, county and own, 1920	439.75
Henry Ogden (no address)	300.00
C. H. Allen, (no address)	60.00
Wm. McCartney, (no address)	5.00
Lake Odessa Savings Bank, Lake Odessa	1,450.00
Lunette I. Powers, Muskegon	6,500.00
Weber State Bank, Portland	1,877.00
Lowell State Bank, Lowell	2,950.00
Weber State Bank, Portland	280.00
Ross W. Benedict, Ionia	463.11
J. B. Holt Co., New York City	290.00
Ed. Shellhorn, Lake Odessa	105.00
Tom Watson & Son, Lowell	700.00
Lowell State Bank, Lowell	350.00
E. A. Kackett, Ionia	175.00
McClure Silo Co., Saginaw	419.00
James & Anway, Lake Odessa	206.00
Guy Harwood, Ionia	100.00
Young & Chaffee Furniture Co., Grand Rapids	332.41
Elmer Smith, Lake Odessa	100.00
Emerson Hines, Lake Odessa	50.00
Dr. C. C. Petty, Lake Odessa	10.00
Chas. Lapo, Lake Odessa	18.75
Claude Carpenter, Lake Odessa	12.50
Ed. Shellhorn, Lake Odessa	15.65
Mrs. Leonard Anway, Lake Odessa	10.75
Geo. Weed, Lake Odessa	139.00
Tom Watson & Son, Lake Odessa	25.00
Geo. Hackett, Ionia	12.75
Welker's Garage, Ionia	2.85
Gates & Huntziker, Lake Odessa	22.75
Pliny Russell, Lake Odessa	5.00
Fred Urtell, Lake Odessa	269.37
Chas. Kart Est., Lake Odessa	30.74
Ross Benedict, Ionia	34.05
Henry Mezger, Lake Odessa	100.00
Arthur Cook, Lansing	100.00
Geo. Clark, Lake Odessa	30.00

Dec. 10. On this day were received the schedules, adjudication and order of reference in the matter of Rollin Stoddard, Charles Stoddard and Freeborn Stoddard, a copartnership known as Stoddard Construction Co., Bankrupt No. 2026. The matter has been referred to Benn M. Corwin as referee in bankruptcy, who also has been appointed receiver. The bankrupts have been doing construction work and are residents of the city of Grand Rapids. The schedules of the bankrupt list assets in the sum of \$34,461.86 and liabilities in the sum of \$60,650.21. A list of the creditors of the bankrupt partnership is as follows:

Caledonia Township (taxes)	\$ 373.13
Labor claims	1,010.05
Commercial Finance Corp., Grand Rapids	18,700.00
Ellis Bank, Grand Rapids	24,900.87
Kellogg & Burlingame Co., Grand Rapids	2,254.50
F. M. Warner, Cannon Twp.	900.00
William P. Joyce, Cannonsburg	874.88
Calhoun Construction Co., Battle Creek	4,774.57
Wykes-Schrouder Co., Grand Rapids	4,800.00
County Road Commission, Grand Rapids	1,640.80
Holden-Hardy & Boyland, Grand Rapids	215.40
Standard Oil Co., Grand Rapids	195.84
Campau Lake Threshing Association, McCords	10.00

The following is the statement of the assets and liabilities of Charles E. Stoddard:

Real estate, held jointly with wife	\$1,675.00
Interest in Stoddard Construction	275.00
Exemptions claimed	1,950.00

The following are the assets and liabilities of Freeborn Stoddard:

Real estate held jointly with wife	\$ 450.00
Certificate of deposit held jointly with wife	325.00
Household furniture	275.00
Insurance policies	5,500.00
Exemptions claimed	1,050.00

The following is a statement of the assets and liabilities of Rollin W. Stoddard:

Real estate held jointly with wife	\$1,200.00
Household goods	275.00
Exemptions claimed	1,475.00

Dec. 10. In the matter of Santa Scaccia, Bankrupt No. 1931, a sale of the remaining personal property of the estate located at Butternut will be held at public auction at the premises of J. Frank Isham, trustee.

Also in this matter a sale of the creamery building and all equipment located at Martin will be held at public auction Dec. 20.

Let United States Lead.

Saginaw, Dec. 20 — The United States has the word; let her pass it to the nations and call on them to join her in a treaty (alliances prohibited by command of the Constitution) in which each nation shall agree not to keep military forces, armies, munitions, cannon, war planes or dirigibles within 100 miles of the boundary lines of each and every nation; to agree not to keep any force within the prescribed area, except the civil constabulary to prevent disorders among their own citizens; to agree to keep only a citizen militia for defense on the plan prescribed by the Constitution for the militia of the United States, and to agree that no nation shall export any product, munitions or manufactured articles for the purpose of taking human life.

The great Powers will be responsible if they consent to change them into an "inferno," for the weak nations will follow where the great ones lead; to agree that no nation shall keep submarines or engage in submarine warfare, which is hellish; to agree that no nation shall blockade ports or harbors or war zones or mine seas, which is Satanic.

The Lord gave us dominion over the earth, but not over the sea or air. For the freedom of the seas, which is God's highway for the nations and uncounted hosts yet to come, shall be for all nations, and no nation shall say nay to another on the Lord's highway.

Nations breaking this treaty should be outlawed and forbidden intercourse or commercial advantages with those nations which shall keep this treaty in integrity. The submarine and the hidden mines are the inventions of Satan. Let him keep them, his implements, in the infernal regions, but never let them be found in the Lord's highway.

A. A. Peach.

Blames Human Nature.

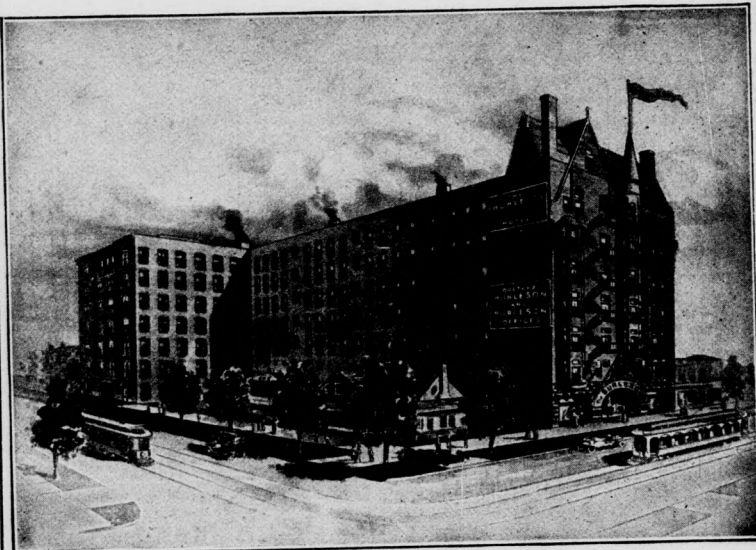
Detroit, Dec. 20—Dr. Frank Crane, the special writer, refutes President Harding's statement that "human nature would have to undergo a revolutionary reorganization to make universal disarmament possible," saying that "the cause of war is not human nature," it is "precisely the same as the cause of street fights. It is the lack of police, which means the lack of government."

But what is the primal cause of street fights? What necessitates police? What causes lack of, or inefficient, government—if not human nature?

When you get down to causes you must get all the way down. The present is the sum total of the past. It was human nature in Babylon, Greece and Rome; it was human nature that perverted and still is perverting the idea of Christ; it was human nature that caused the French and American Revolutions, and natural depravity of the German people that caused the last war. It has been both destructive and constructive, but we have only to contrast the existing order with the past to realize that the soul, which is human nature, is constantly amending itself, and will eventually reach that stage when an efficient world court will be set up. But it will be human nature that will set it up.

Harry F. Whitney.

Piles Cured WITHOUT the Knife



The Largest Institution in the World for the Treatment of Piles, Fistula and all other diseases of the Rectum (Except Cancer)

WE CURE PILES, FISTULAS and all other DISEASES of the RECTUM (except cancer) by an original PAINLESS DISSOLVENT METHOD of our own WITHOUT CHLOROFORM OR KNIFE and with NO DANGER WHATEVER TO THE PATIENT. Our treatment has been so successful that we have built up the LARGEST PRACTICE IN THE WORLD in this line. Our treatment is NO EXPERIMENT but is the MOST SUCCESSFUL METHOD EVER DISCOVERED FOR THE TREATMENT OF DISEASES OF THE RECTUM. We have cured many cases where the knife failed and many desperate cases that had been given up to die. We GUARANTEE A CURE IN EVERY CASE WE ACCEPT OR MAKE NO CHARGE FOR OUR SERVICES. We have cured thousands and thousands from all parts of the United States and Canada. We are receiving letters every day from the grateful people whom we have cured telling us how thankful they are for the wonderful relief. We have printed a book explaining our treatment and containing several hundred of these letters to show what those who have been cured by us think of our treatment. We would like to have you write us for this book as we know it will interest you and may be the means of RELIEVING YOUR AFFLICTION also. You may find the names of many of your friends in this book.

We are not extensive advertisers as we depend almost wholly upon the gratitude of the thousands whom we have cured for our advertising. You may never see our ad again so you better write for our book today before you lose our address.

DRS. BURLESON & BURLESON

RECTAL SPECIALISTS

150 East Fulton St.

GRAND RAPIDS, MICH.

Tying Up With Washington and Lincoln.

Argos, Ind., Dec. 19—One memorable Monday in February when the writer was about ten years old, attending school at a little red school-house back in one of the states that our geographies designated "North Central" the teacher announced something like this: "Pupils next Friday is the birthday of George Washington. We shall devote the last half of the day to writing a story of his life; each pupil will be expected to write 500 words."

Five hundred words!

Any of us could have told all we knew in fifty. But it must be done, so during the week histories were read as never before and after noon on Friday we set ourselves to our tasks, not appreciating so much the significance of what we wrote, but severally and separately determined to get 500 words down on our respective manuscripts. With the result that I remember from that particular incident very little about George Washington save that he was born in 1732 somewhere near a river named Rappahannock.

If on that occasion, however, someone had said: "Pupils, here's a nice, new ten dollar bill that I am going to give to the boy or girl who writes the best story of the life of George Washington. Make it short, not more than a couple hundred words, but let me see who has learned most from reading about that great man."

I say, if someone had said that—well, I'd still be his friend, I'd have studied about George Washington with a will, perhaps I'd have won the ten dollars, and I'd never have forgotten the donor.

There is a lot to learn from the lives of George Washington and Abraham Lincoln.

H. G. Wells says civilization is disintegrating, that the breaking down is spreading through Europe and that it may reach America.

None of us are ready yet to shut up shop and wait for the crash—when we so far abandon faith in our institutions and the sanity of man as to accept as inevitable the dissolution of our social and political order then the disaster will have occurred for the physical fact follows the leadership of the mind as truly as night follows day.

But we do recognize demoralizing influences at work in our country, forgetfulness of the ideals that actuated the founders and defenders of our nation, and sometimes see evidence of departure from the course that they charted. Nothing could be more wholesome for the youths who are to constitute the next generation of civic leaders in your community than an intense study of the lives and teachings of Washington and Lincoln.

And because human nature responds to nothing so quickly as to the call of contest, a little competition will induce that study most effectively and if the competition is arranged by your store it will react profitably to your business.

A Chicago newspaper is conducting a contest in which it is offering several thousands of dollars cash in prizes to school pupils and teachers of the states where it circulates for the best essays on George Washington.

Forgetting the good that will be done in thus focussing attention upon the principles enunciated by Washington and Lincoln and looking at it from the selfish standpoint, the same good will that accrues to the newspaper from the contest will attach to the name of the merchant who does something of the sort in his town.

The details of such a contest would be simple. The contest might be applied to both men, or only one. A newspaper announcement about the middle of January might read:

\$30 Cash in Prizes for the best stories of the life of George Washington. Contest open to all boys and girls in the public, parochial and private schools of Best county.

Stories must be original and not exceed 200 words.

\$15 for the best story; \$10 second prize; \$5 third prize. Judges will be the county superintendent of schools, city superintendent of schools, president of the county bar association, president of the city ministerial association and editor of the Best County Herald. Their decision will be final.

All manuscripts must be in our store by Wednesday evening, February 22.

Give cash—not merchandise. Ten dollars in money as a prize looks bigger than twenty-five dollars in goods. The amount you determine to give as awards should be apportioned about as suggested above: 3-2-1.

The same copy can be used in a card poster sufficiently large to permit good type display. The day that the announcement appears in your newspaper set in your show window a picture of Washington, draped with flags, and stand near it one of these cards.

The cards should be printed long enough in advance of the announcement date that you can distribute them to all the schools in your territory.

The committee of judges will announce the winners at our store at 10 o'clock Saturday morning, March 11. Teachers will be glad to display them for the educational incentive that the contest will furnish to their pupils and some teachers may plan contests within their schools and pick local winners to represent their districts in your contest.

You can add to the effect of your window announcement by pinning the prize money to the card. Get new notes from your bank. The appearance of the currency will heighten interest wonderfully.

Repeat the announcement in some form in every issue of your newspaper up to February 22, when your advertisement might read:

The George Washington contest closes to-day. No manuscripts accepted after 6 o'clock this evening.

Keep this matter in your advertisements up to the announcement date.

Of course, winners' names will be published in your newspaper—your editor will doubtless want to give the contest a story and perhaps publish the winning stories—but the fact that the announcement of the winners takes place at the store will bring in a crowd of contestants, parents and friends on the eleventh of March, you will find it easy to have your goods on display at the time in such a way that they will make themselves felt by the visitors.

Displays may well be supplemented by printed advertising—you might distribute as souvenirs well printed folders with Washington's picture on the front, the prize winning stories inside and your name on the back. Use a coated paper of good weight for this folder. Brown ink for the photo, a blue border on the front, blue for your name and blue for the stories inside, with the heads and border in red would make a very attractive and appropriate souvenir.

In the contest you will have obtained a list of the school children of the county, their ages and addresses—a mailing list whose value is appreciated by every merchant, for there are many occasions during the year when a list giving this information is highly valuable.

The February forecast for most retail businesses runs like this: Continued seasonal dullness.

We hope we have shown you how February's two red letter days of historical significance can be made days of merchandising significance, also.

Glendon Hackney.

In these critical times the balance between Prosperity and Ruin is poised so evenly that every man counts big. Don't forget your power for good was never so great as at this moment.

Mr. Bush of

Bush, Musk & Co.,

Men's Furnishings

Allegan, Mich.

Says:—

"There are three reasons why the NU-WAY Line outsells any other kind. First, Nationally advertised; second, guaranteed for a year or money refunded; third, splendid values for the money."



Nu-Way
or
EXCELLO
RUBBERLESS

Suspenders, Garters, Hose Supporters

And nearly 35,000 dealers know Mr. Bush is right. National advertising reaching more than thirty-five million people each month, an unqualified guarantee and exceptional values are rapidly building sales and profits with NU-WAY and EXCELLO Dealers.

Your customers will appreciate the comfort of the slip-loop back, the lasting stretch of Phosphor Bronze Springs and the guarantee of a year's wear in every pair of Suspenders and six months' wear in Garters and Hose Supporters.

Get our floor and counter displays working for you. Cash in on the demand our advertising is creating. Send today for Dealer's Free Display Stand Offer.

NU-WAYS are sold direct
EXCELLOS sold through your jobber

Nu-Way Stretch Suspender Co.
THE STRETCH IS IN THE SPRING
Adrian, Michigan, U.S.A.

For Your January Sales

We offer all our 27 inch Outing Flannels, both lights and darks, @ 13½c.

36 inch Outing Flannels—pink and blue stripe only @ 17½c.

27 inch Naples Flannel—full pieces—@ 9½c.

26 inch Prospect Flannels—Bdl's—10-20 yd lengths @ 8½c.

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Citizens Telephone Company



Reaches more people in Western Michigan than can be reached through any other telephone medium.

18,764 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

Irish Linen Market Fast Recovering.

The Irish linen market is improving, after an almost unprecedented depression lasting fully a year. In the last few weeks some of the spinning mills have prepared for work. This improvement will be slow considering the stocks yet to be liquidated, according to a report made to the Department of Commerce. This report says:

"The supply of flax, which at all times has been of paramount importance to the Irish linen industry, has undergone considerable change and modification in consequence of the war. Prior to the outbreak of hostilities in 1914 the bulk of the flax used by the Irish linen industry came from what are now known as the Baltic States and Russia, and was used for the manufacture of the coarser class of linen goods, including linens for table and kitchen use. For the better class and fine linens, such as cambric linens and sheer lawns, Dutch, Breton, and particularly Belgian or Courtrai flax, has always been employed.

"The events of the war largely interfered with the regular supply of raw material from these various sources, and moreover the demand and requirements for air plane linens for the allied armies became so great that the British government had to assume control of every source of supply, as well as regulate the production of linen at every stage. The supply from Russia having been cut off soon after the outbreak of the war and with Belgium and part of France in the occupation of the enemy, the only available sources for some time were Brittany and Holland, but these proved inadequate, as these two regions could furnish only a part of the requirements.

"Ireland itself in the past furnished a certain quantity of high-grade flax, but not until the British government, about 1916, decided on a minimum price (some five times the pre-war figure) did the Irish farmer grow flax on any extensive scale. In consequence of the acute scarcity during the four years of war the price of flax reached unprecedented levels, and although since the cessation of hostilities there has been a gradual decline, the basis of price for flax even at the present moment remains comparatively high.

"The Irish linen industry has also suffered greatly from the general depression in trade which set in about the middle of 1920, when manufacturers were left with enormous stocks for which there was little or no demand. In these circumstances the spinners, in order to curtail production and with a view to avoiding further accumulation of stocks, closed many of their mills, and consequently no raw material in the shape of flax was required. For this reason any scarcity of fiber which may have existed was not keenly felt. However, during the past six months Baltic and Russian flax has again become available in limited quantities, but these are being largely absorbed by French, Belgian and German spinners. It would appear that the Letvian government controls certain stocks, and whatever quantity of these comes on

offer in England is reported to be through the Metal Bank. (See commerce reports for Feb. 4, 1920.)

"The United States has always been an important outlet for the products of the Irish linen industry, and prior to the war the American market was well supplied at low prices as a result of the keen competition then prevailing in Ireland. During the war, however, the Irish linen manufacturers formed a combine fixing minimum prices for certain classes of goods. This combine is still in existence, and while the goods it controls do not include table or household linens (though they embrace sheer lawns, cambric linens and cambric handkerchiefs), it can not be said that the existence of this agreement or control of prices has been to the advantage of the American consumer."

Cause For Optimism in Dry Goods Trade.

One of our leading dry goods men, just back from New York, speaking of the trend of business, said that the market was in a lull which will carry it into the new market season, which will open about Jan. 15.

"At that time we will see active demand for merchandise. There are now two prevailing opinions as regards prices. One faction holds to the belief that the present prices will not only hold, but will stiffen materially, and another faction holds to the opinion that present prices will soften considerably. In my judgment the general business situation will determine which faction is correct.

"The inventories now being taken are admitted to be bankers' inventories. The bankers want to know exactly what is what. After these are taken we will know the condition of these mercantile interests and hence just what the demand will be for goods.

"Looking at the proposition as a whole, there is every cause for optimism, particularly when you compare conditions existing now with those of a year ago. At that time, we were passing through the severest period of liquidation of stocks. Liquidation is over, every one has accepted his losses and we are on a firm, solid foundation of business.

"The result at Washington just announced in the world politics has blown away some very heavy clouds. Billions of dollars formerly going to non-productive channels will now be sent into productive channels. The year 1922 should be a big year for the dry goods trade, not only a very big, but a prosperous year."

We have been thrown out, talked out, cussed and commended.

**We are manufacturers of
Trimmed & Untrimmed HATS**

for Ladies, Misses and Children,
especially adapted to the general
store trade. Trial order solicited.

CORL-KNOTT COMPANY,
Corner Commerce Ave. and
Island St.
Grand Rapids, Mich.



Fleisher's and Allies yarns in a large variety of colors, on hand for immediate delivery.

Mail us your orders.

**Hand Knitting
Wool Yarn**

CLARE KNITTING MILLS
SAGINAW, MICH.

Merry Christmas

The holiday season affords us the welcome opportunity of extending to you our warmest regards and cordial wishes for a joyous Christmas.

We are very thankful for the generous support you have given us year after year and trust that we shall always be able to reciprocate to your entire satisfaction.

May you and yours enjoy a very Happy Christmas Day.

Grand Rapids Dry Goods Co.

Wholesale Only.

A
Merry Christmas
to
You and Yours

Daniel T. Patton & Company
Grand Rapids, Michigan - 59-63 Market Ave. N.W.
The Men's Furnishing Goods House of Michigan

What the Kaiser Would Have Demanded.

What would have happened had Germany been victorious? How much indemnity would France and England have had to pay? What would be America's punishment for furnishing the allies with arms?

These questions, which have gained renewed international importance on account of Germany's refusal to submit to the entente's present terms, can now be answered.

The original draft of the kaiser's peace terms for the allies, made in 1917, just before America became a factor in the war and Germany apparently was victorious on land and sea was unearthed to-day. The most amazing among the twelve points of the kaiser's own terms was that the United States was to be forced to pay Germany \$30,000,000,000.

The question of indemnity was solved by the kaiser in one short paragraph, reading thus:

"Great Britain will pay \$30,000,000,000, France will pay \$40,000,000,000 and the United States will pay \$30,000,000,000."

Dollars were used in the original German manuscript, not marks, francs or pounds.

Here are some of the most important of the kaiser's terms:

In addition to indemnity the allies must deliver enormous quantities of raw materials to restore German industry. America must furnish its share.

Malta and Cyprus must become German naval bases. The Azores islands will be taken from Portugal for naval bases.

Courland will be annexed to Germany as crown lands.

The whole Russian empire is to be divided into a series of independent states, furnishing buffer states for Germany.

France is to give up the entire Briey iron basin to Germany. (This point is explained as making up for the famous German error in the peace terms after the war of 1870, when the boundary fixed included only a small part of the Briey basin, whereas it was later discovered that 90 per cent. of the iron remained in French possession.)

Two other points deal with minor changes in the French boundary.

It was proposed that one of the kaiser's sons become king of Roumania (the kaiser's first draft mentioned Prince Joachim, the youngest son and the late kaiserin's favorite, who recently ended his life.) It is understood the kaiser's advisers objected to this clause, claiming that Prince Joachim was ignorant of diplomatic affairs. It was suggested that Joachim's wife could make up for his ignorance. Later it was decided that Prince Oscar would get the Roumanian throne.

Short Measure in Gas.

The New York state director of weights and measures reports that nearly 50 per cent. of the gasoline pumps throughout the state give short measure to the purchaser.

PRICES CURRENT ON STAPLE DRY GOODS.

List prices corrected before going to press, but not guaranteed against changes.

Bleached Muslins.		17 1/2
Auto	17 1/2	
Bravo	15	
Cabot	16	
Big Injun	25	
Big Injun	14 1/2	
Lonsdale	16	
Hope	15	
36 in. Indian Head	20	
33 in. Indian Head	13 1/2	
54 in. Ind. Head L.F.	32 1/2	
Unbleached Muslins.		09 1/2
96A 36 in.	12 1/2	
Black Hawk	13 1/2	
Giant	13 1/2	
40 in. Exposition	15	
40 in. 96A	13 1/2	
Wide Sheetings.		
Pepperell Unblea. Blea.	53	58
10-4	49	53
8-4	44	49
7-4	40	44
Less 5 per cent.		
Pequot Unblea. Blea.	60	65
10-4	55	60
8-4	50	55
7-4	44	50
Less 5 per cent.		
Pillow Tubing.		
42 in. Seneca	32 1/2	
45 in. Seneca	34 1/2	
42 in. Pepperell	32 1/2	
45 in. Pepperell	34 1/2	
36 in. Edwards	26 1/2	
42 in. Indian Head	30	
42 in. Cabot	32 1/2	
45 in. Cabot	34 1/2	
42 in. Pequot	33	
45 in. Pequot	35	
40 in. Quinebaug	30	
Denims, Drills and Ticks.		
220 Blue Denim	18 1/2	
240 Blue Denim	17	
260 Blue Denim	16	
Steifels Drill	17 1/2	
8 oz. Canvas	17 1/2	
Armour, ACA Tick.	23 1/2	
Cordis, ACA Tick	23 1/2	
Warren Fancy Tick	37 1/2	
Thorndyke Fy. Sat.	40	
Amoskeag, ACA	23 1/2	
Cambrics and Longcloths.		
Berkley, 60 Cambric	22 1/2	
Berkley, 60 Nainsook	22 1/2	
Berkley 100 Nainsook	30	
Old Glory, 60 Cambr.	20	
Old Glory, 60 Nain.	20	
Diamond Hill, Nain.	16 1/2	
Diamond Hill, Cambr.	13 1/2	
77 Longcloth	16	
84 Longcloth	17 1/2	
84 Longcloth	15	
7001 Longcloth	16 1/2	
7002 Longcloth	19 1/2	
7003 Longcloth	19 1/2	
7004 Longcloth	24 1/2	
Ginghams.		
A. F. C.	17	
Toile du Nord	18 1/2	
Red Rose	18 1/2	
Dan River	15	
Everett Classics	13	
Amoskeag Staples	13	
Haynes Staples	13	
Lowe Chevots, 32 in.	15	
Bates 32 in.	22 1/2	
Treffe 32 in.	27 1/2	
B. M. C. Seersucker	18 1/2	
Kalburnie 32 in.	19 1/2	
Jacquelin, 32 in.	45	
Gilbrae, 32 in.	47 1/2	
32 in. Tissue	42 1/2	
Manville Chambray	16 1/2	
Red Seal Zephyr	18 1/2	
Prints and Percales.		
Columbia, Lights	14 1/2	
Ladies' Underwear.		
Vellastic Fleece union suits,		
HN-LS or DN-ES, Reg. sizes	14 50	
Ex. sizes	16 00	
Fleece vests and pants, Vests		
HN-LS, DN-ES, LN-NS, Reg. Siz.	8 25	
Ex. Sizes	9 00	
Pants, AL open or closed Reg. Sl.	8 25	
Ex. Sizes	9 00	
Union suits, 11 pound rib,		
DN-ES or LN-NS, Reg. Sizes	10 00	
Ex. Sizes	11 00	
Men's Underwear.		
Hanes shirts and drawers	7 50	
Hanes union suits	14 00	
Black Label High Rock shirts and drawers	8 50	
Red Label High Rock shirts and drawers	9 00	
Black Label High Rock union suits	15 00	
Red Label High Rock union suits	16 50	
14 pound combed union suit with Cooper collar	15 00	
Heavy all wool union suit	35 00	
18 pound part wool union suit	18 00	
Hosiery—Misses and Ladies.		
Misses 300 needle combed hose, bxd. 1 doz. \$2.25 on 7 rise 10 fall	05	
Boys' 3 lbs. on 9, extra clean yarn on 8 (R10F5)	2 25	
Outings and Cantons.		
Cashmere Twill	14 1/2	
27 in. Unble. Canton	14	
100 Flannelette	12 1/2	
1931 Outing Lights	12 1/2	
1921 Light Outings	12 1/2	
Appleece Shaker	14 1/2	
Scotchdown Shaker	16	
Appledown Shaker	16	
24 in. White Shaker	11 1/2	
26 in. White Shaker	12 1/2	
Daisy Cloth	15	
1931 Dark Outings	15	
Draperies and Cretonnes.		
Hamilton Twill	16	
Dresden Fy. Drapery	18	
Tudor Fy. Drapery	20	
Nu Drape	35	
Westmoreland Creto.	16	
Fancy Silkoline	16 1/2	
Stratford Cretonne	16	
3544 D. B. Scrim	12 1/2	
8177 Curtain Net	35	
8342 Curtain Net	62 1/2	
4039 Marquisette	20	
Dragon Drapery	32 1/2	
36 in. Art Cretonne	25	
36 in. Elco Tapestry	30	
Linings and Cambrics.		
Tico D Satine	30	
No. 40 Blk. Satine	20	
No. 1 White Satine	17 1/2	
No. 50 Percaline	15	
DD Black Satine	25	
Satin Finished Satine	37 1/2	
Raidant Bloomer Sat.	45	
36 in. Printed Satine	60	
Windsor Cambric	09	
Parkwood Wash Sat.	57 1/2	
Meritas Oil Cloth.		
5-4 White	3 10	
5-4 Mossaics	2 95	
5-4 Blue Figure	3 15	
6-4 White	4 15	
All oil cloth sold net cash, no discount.		
Flags.		
16x24 in. Spearheads	1 32 1/2	
18x30 in. Spearheads	1 90	
24x36 in. Spearheads	2 95	
Sheets and Pillow Cases.		
63x90 Pequot Blea.	15 85	
63x99 Pequot Blea.	17 35	
72x90 Pequot Blea.	17 35	
72x99 Pequot Blea.	19 00	
81x90 Pequot Blea.	18 85	
Less 5%		
81x90 Standard	15 00	
42x38 1/2 Utica Cases	4 15	
42x36 Pequot Plain	4 32	
45x36 Pequot Plain	4 56	
42x36 Pequot S. S.	5 32	
45x36 Pequot S. S.	5 56	
Less 5%		
Wool Goods.		
36 in. Hamilton, All	57 1/2	
Wool Storm Serge	87 1/2	
No. 75, 50 in. Storm		
Serge	1 10	
No. 4040, 50 in. Storm	1 50	
40 in. Julliards Pla.	2 00	
50 in. Julliards Pla.	2 00	
6120, 50 in. French		
Serge	1 75	
K S, 36 in. Storm	37 1/2	
Serge	1 25	
56 in. Silvertone	2 50	
Coating	2 00	
D R N Tricotine	2 00	
Carpet Warp.		
Peerless, White	46	
Peerless, Colors	50	
Diaper Cloth.		
18 in.	1 15	
20 in.	1 25	
22 in.	1 35	
24 in.	1 45	
27 in.	1 60	
30 in.	1 75	
Blankets.		
Nashua Cotton Felted.		
54x74, G. W. T.	1 50	
60x76, G. W. T.	1 65	
64x76, G. W. T.	1 60	
66x80, G. W. T.	2 00	
72x80, G. W. T.	2 15	
72x84, G. W. T.	2 30	
Catlin Cotton Felted.		
54x74, G. W. T.	1 32 1/2	
60x76, G. W. T.	1 42 1/2	
60x80, G. W. T.	1 50	
64x76, G. W. T.	1 50	
64x80, G. W. T.	1 60	
70x80, G. W. T.	1 90	
Notions.		
1225-F Boston Garters	2 25	
Rubber Fly Swatters	90	
Roberts Needles	2 50	
Stork Needles	1 00	
Steel Pins, S. C. 300	42 1/2	
Steel Pins, M. C. 300	45	
Brass Pins, S. C. 300	75	
Brass Pins, M. C. 300	85	
Coats Thread.		
Clark's Mile-End Td.	59	
J. J. Clark's Thread	56	
Gainsborough Hairnets		
D. Mesh	1 00	
Gainsborough Hairnets		
S. Mesh	80	
R. M. C. Crochet Cot.		
B-4 Clark's Crochet C.	75	
Silkline Crochet Cotton	90	
Sansilk Crochet C.	55	
Dexters' Knitting		
Cotton, White	1 50	
Cotton, Blk., col'd.	1 75	
Allies' Yarn, bundle	6 50	
Fleishers Knitted		
Worsted, skeins	2 00	
Fleishers Spanish		
Worsted, balls	2 25	
Fleishers Germantown		
Zephyr, balls	3 30	
Fleishers Saxony, ba.	3 30	
Fleishers Knitted		
Worsted, balls	2 25	
Fleishers Scotch & Heather, balls	2 55	
Doz.		
Ironweave Handkfs.	90	
Rit Dye Soap	90	
Bixby Jet Oil Paste	1 35	
Bixby Brown Paste	1 35	

Men's Sweaters.

Heavy all wool rope or shaker knit for men 4 00
Wool slip overs for men (respun) 2 50
Men's fashioned all wool shakers 5 00
Men's 1/2 Cardigan stitch, according to quality, each 3 00 to 4 50

Ladies' Sweaters.

Style entering into price, it is impossible to give specific quotations, but sweaters that may readily be sold can be had in a variety of styles and combinations from \$3.00 to \$5.00 each.

Bathing Suits for Spring Delivery.

Men's all pure worsted, plain 22 50
Men's all pure worsted with chest stripes 27 00 to 33 00
Ladies' all pure worsted, plain 25 00
Ladies' all pure worsted striped and color combinations 27 00 up

Athletic Underwear For Spring.

B.V.D.'s, No. 01, Men's union suits 12 62 1/2
Seal Pax, No. 10, union suits 10 50
Men's 72x80 Nainsooks, may be had at 7 25 to 9 00
Men's Soisettes, highly mercerized at 13 50
Men's No. 150 "Hallmark" 72x80 Nainsook 9 75
Men's 64x60 Nainsooks 6 50
Men's 84 Square Nainsooks 9 00
Men's Fancy Nainsooks 8 75

Wide and Medium Stripes.

B. V. D. Shirts and Drawers, Shirts 6 87 1/2
Drawers 7 25
B. V. D. Athletic Style No. U-101 12 62 1/2
U-D Youth's B. V. D. 8 50
Boys' "Hanes" No. 756, 72x80, Nainsook Union Suits 7 25
Boys' "Hanes" No. 856, 72x80, Union Suits 6 25
Boys' 64x60 Union Suits 5 00
Boys' 72x80 Union Suits 6 25

Men's and Boys' Cotton Underwear for Spring.

Men's Egypt Balbriggan Shirts and Drawers 4 50
Men's Egypt Balbriggan Union Suits 7 50
Men's Egypt Ribbed Union Suits 8 00
Lawrence Balbriggan Shirts and Drawers 7 50
Men's Cotton Ribbed Union Suits 8 50
Men's Combed Yarn Cotton Union Suits 12 00
Boys' Balbriggan Union Suits, Egypt 4 50

Men's Dress Furnishings.

Slidewell collars, linen or soft 1 60
Neckwear 2 10, 3 75, 4 50, 6 00, 7 50 9 00
Flannel night shirts 10 50
Dress pants 33 00 to 42 00
Mufflers 12 00 to 19 50
Dress shirts 8 00 to 48 00
Laundered stiff cuff shirts, 80 sq. percale 16 50
President and Shirley suspenders 4 50

Men's Work Furnishings.

Mackinaws 7 00 to 15 00
Duck coats 12 00
Sheep coats 7 00 to 12 00
No. 220 overalls or jackets 10 00
No. 240 overalls or jackets 8 87 1/2
No. 260 overalls or jackets 8 87 1/2
Stiefel rope stripe, Wabash stripe Club or Spade overall or jacket, 2 seam, triple stitched 13 50
Coverall kahki 24 00
Winter pants 21 00 to 39 00
Black sateen work shirts 8 37 1/2
Nugget blue chambray work shirts 8 00
Golden Rule work shirts 7 50
Piece dyed work shirts 6 50
Best Quality work shirts 9 00 to 13 50
Cherry Valley flannel shirts 22 50
Buffalo flannel shirts 39 00
Domet flannel shirts 10 50 to 12 00
Standard flannel shirts 22 00
Harding flannel shirts 19 87 1/2
Work suspenders 2 25
Shirley Police or X Back work Sus. 4 50

Boys' Furnishings.

Knickerbockers 9 50 to 15 00
Mackinaws 4 25 to 8 50
Overalls, Brownies, etc. 6 50 to 9 00
Youths' Wabash stripe overall 10 25
Coverall 16 50
Standard flannel shirts 16 50
68x72 dress shirts 8 50

Caps and Umbrellas.

Black sateen shop cap, doz. 1 00
Dress caps, men's, doz. 7 50 to 19 50
Dress caps, boys', doz. 7 25 to 10 25
Men's & Ladies' Umbrellas 10 50 to 48 00

Ladies' Furnishings.

Middy Blouses, red, green, or navy wool flannel, each 4 00
Serge middy blouses, each 3 50
Voile waists, doz. 9 00 to 15 00
Georgette waists, each 4 00
Creme De Chine waists, each 3 25
Tricollotte waists, each 3 25
Bungalow percale aprons, dz. 7 50 to 8 00
Gingham house dresses, dz. 24 00 to 43 00
Bathrobes, ladies' or men's, each 5 50
Best sateen petticoats, doz. 9 00 to 13 50
Petticoaters, doz. 9 00
Bandeaux, doz. 2 25 to 12 00
Brassiers, doz. 4 00 to 13 50
Silk and cot. Env. Chem, dz. 10 50
Outing gowns 8 50 to 13 50



U. S. Catches Most of Food Swindlers

The manufacturer who violates the Federal Food and Drug law to-day is an artist compared with the violator of a few years ago. He does not offend so frequently or so flagrantly, but he is harder to catch. The gross and crude violations so frequently found in the early days of the law's enforcement have given place to more subtle forms which require more careful investigation, says the chief of the Bureau of Chemistry, United States Department of Agriculture, in his annual report. On the whole, violations are much less frequent. Only a small portion of the food and drugs in interstate or foreign commerce is either adulterated or misbranded.

In the enforcement of the Food and Drugs act in the last year, the Bureau of Chemistry recommended the seizure of 1677 shipments, and criminal prosecutions in 608 cases. The seizure and prosecutions recommended were based most frequently upon shipments of patent medicines, including stock remedies, stock feeds, beverages, eggs, food colors, fish and shellfish, salad oils, vinegars, artificial sweeteners and tomato products, but included a considerable number of other food-stuffs.

The activities of the year on patent medicines included 866 actions directed mainly toward the elimination of false and fraudulent claims on the labels regarding curative powers for a great variety of diseases. The stock feed cases, 152 in number, were based on products deficient in protein or otherwise failing to conform to the claims made upon the labels.

Imitation fruit beverages sold under labels implying the presence of substantial quantities of fruit juice were encountered, but an increasing number of manufacturers have revised their products, or have actually incorporated fruit juice as an essential ingredient of the article.

Vinegar was the basis of ninety actions under the law. It was necessary to continue the seizure of vinegar made from dried apple products bearing labels which represented it as manufactured from the pressed juice

of fresh apples. This type of substitution has exerted a seriously demoralizing effect upon the trade in genuine apple cider vinegar, says the report.

Oysters and scallops, adulterated with water, the cheapest and most prevalent of all adulterants, were the basis of numerous prosecutions.

Actions on colors have resulted from the sale of dyes represented as suitable for use in food which were either harmful in themselves or contained deleterious impurities, such as arsenic, or were mixed with large quantities of inert material having no coloring value. Tomato products required much attention, owing to the practice of some manufacturers of using rotten and decayed stock, or of adulterating with water or material made from tomato waste.

So-called lithia waters containing only the merest traces of lithium, but alleged to be of the greatest therapeutic value because of this lithium content, have been virtually eliminated from the market. Interstate commerce in mineral waters and other drugs alleged to contain radium which were put on the market upon the announcement that radium effected wonderful cures, threatened to develop to large proportions, but was stopped before it attained much momentum.

Effective campaigns have been carried on to eliminate from interstate commerce shipments of milk and cream highly contaminated with bacteria. Some contaminated mineral springs have been closed, while in others the manner of handling the product and of purifying it have been revolutionized. Methods have been devised for the detection, by means of the microscope, of decomposed fruits and vegetables in prepared food products. Investigations have been made to establish as fully as possible the character of the practices necessary to protect consumers from food poisoning, and the information has been disseminated widely.

We have sold where it was impossible and we have found it impossible to sell where it was easy.

SKINNER'S MACARONI PRODUCTS

are sold to legitimate wholesale grocers only and are not sold direct to chain stores, mail-order houses, buying associations, institutions, hotels, etc., in any territory. Guaranteed absolutely the highest possible quality, best known and advertised line. Our price of 90 cents per dozen protects every retail grocer's profit of 25% on the selling price of 10 cents per package. Goods offered at a lower price will be sold at three packages for a quarter by some price cutter and your profit killed. Send your name on a postal for our booklet "CO-OPERATION FOR PROFIT." Drop shipments made on 20 dozen or over—Freight Free.

SKINNER MANUFACTURING CO., Omaha, U. S. A.

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

Blue Grass Butter Blue Grass Evaporated Milk Country Club Line of Groceries QUALITY SUPREME

Also PROCTER & GAMBLE Full Line of
SOAPS, CHIPS, ETC.

KENT STORAGE CO.

DISTRIBUTORS

GRAND RAPIDS

MICHIGAN

We are in the market to buy and sell
POTATOES, ONIONS, BEANS, FIELD SEEDS
Any to offer, communicate with us.

Both Telephones.
Pleasant Street,
Hilton Ave. & Railroads.

Moseley Brothers,
GRAND RAPIDS, MICH.

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

We Are Exclusive Selling Agents
For

BREDNUT

THE NEW NUT BUTTER

Specify BREDNUT in your next order.

PIOWATY

Must Eliminate the Hap-Hazard Business Man.

Minneapolis, Dec. 19—I was talking to the owner of one of the largest department stores in the Northwest not long ago and among the questions that I put to him was "What in your opinion is the one big reason for high prices?"

There wasn't the slightest hesitation in his answer.

"Cost of production. It costs so darn much to do business these days. Do you know that where a few years ago our overhead ran around 25 to 27 per cent., it is now costing us 33 per cent. to do business?"

A clothing manufacturer, a hardware jobber and a dry goods merchant all told me substantially the same thing.

It costs more money to do business?

It doesn't. It costs less, only we are not watching our steps so closely as we did a few years ago. The most expensive luxury American business ever had was the years of "war prosperity."

The next few years will eliminate from the business scheme of this country the hap-hazard business man. It will be a fight in which only the fittest will survive.

Spend a day looking about you. In half of it I will gamble you will find fifty ways in which you can save money in doing business.

Become a thrift fiend in the cost of production. Watch the smallest items first. There are the leaks which have pulled down many a big business. They are the ones that carry the greatest amount of "dead horses."

Watch your advertising. Don't do less of it. Do more but make it better. Make every phrase, every paragraph ring with sincerity. Make every word tell, but give them the room to work in.

If my business were slipping I would go through my force cutting one off here and there until every man and girl were gone before I'd cut a single nickle in my advertising. In fact, for every one I dropped I think I would take that one's salary and add it to my advertising money and I would make it pay.

Make your show windows an asset instead of a liability. Make them sell merchandise. Display your goods in them and in the store in a way that will make you want to go up to your counters and buy them yourself and until they look that way do not be satisfied.

Impress every clerk in your employ, tactfully, that their positions, their future and the stores future depends on their effort, their loyalty and their application to the job in hand—the selling of merchandise.

Sell them the store, the merchandise and yourself not now and then, but every morning before the store opens. When new merchandise comes in, open it up and show it to them. Tell them about it. How it is made, what goes into it, tell them all of its advantages and why they could recommend it to their mothers, sisters and friends.

Cut out the frills, ruthlessly. Get down to bed rock. The public, your public, wants merchandise not frills, and they want it at a price. You can give them the price if you will make a real effort to cut "costs."

Figure out as closely as you can what your public will buy in a season and then buy just half that much, but keep track of it and order again when you get low. You will find it prevents

overstocks, cuts costs, reduces obligations and that you will be able to sell lower and make more profit.

Above all, be thrifty of time and of money. Fight. Watch every step and in January, 1923, you will have reason to thank somebody for this advice.

G. L. Anderson.

Down With the Profiteers.

Pontiac, Dec. 20—I love the theaters and occasionally I enjoy the movies. I have wondered why, in this time of general business depression, the theaters and movies still continue their old war prices. Is it because the people are so anxious to be entertained in this way that they will obtain the money to go in some way or another?

We read much of the poor attendance at the theaters and how many of the shows have been compelled to close down. If this is the case, why not reduce the prices for theater admission? Why don't we get back to the old days of the twenty-five-cent gallery? The galleries in those days were always filled, and to-day there are but very few who go up there and pay \$1 and fifty cents to see a show at a great disadvantage.

I don't believe the theaters profit by this high price. The person who will go to the gallery and pay \$1 will probably go once a week, whereas if the front seats were fifty cents and those in the rear twenty-five cents people would attend all the different shows and the theater owners would profit. They now charge more than double the price asked before the war at the movie houses, and the five and ten cent houses have virtually disappeared. The movies should go back to the pre-war prices, and they, too, would profit by the change. Why pay fifty cents for a ten-cent show.

Another thing: Why don't the barber shops come down with their prices? The only way to make them do so is to do your own shaving. Why pay an exorbitant price for a hurry-up shave and pay the salaried on tips? Carry your lunch and not pay profiteering restaurants three prices for inferior food. John Minnick.

Cheese Production Lessened.

There is a fear among some of the trade that even though the available supply of cheese is becoming less each week as production shrinks the demand from consumptive channels will be checked if prices go much beyond their present levels. There is no doubt but that lighter production has already lent support to the slight upward tendency of the past two weeks. Prices have been held quite firmly in line with higher costs, even on some of the styles which were not in greatest demand, and in spite of what in some markets has been regarded as quiet trading, which ordinarily would have been of influence in causing asking prices to be lowered. This feeling in Wisconsin markets with reference to prices seems to point toward prices of the different styles getting more in line with each other than to material changes in the general price level.

The way to halt people on their way to another store to buy is to have in your window displays of the goods they are going after.

Retail Grocers and General Merchants Association of Michigan

President—John Affeldt, Jr., Lansing.
Vice-President—Chas. G. Christensen, Saginaw.
Treasurer—Chas. J. Schmidt, Bay City.
Secretary—J. M. Bothwell, Cadillac.

Maintained for the purpose of improving conditions for the retail grocer and meat dealer. Letters addressed the Secretary will have prompt attention.

Building Your Business

During the last twenty years The Shredded Wheat Company has spent nearly ten million dollars to build up a consumer-demand for

Shredded Wheat Biscuit

Every one of our six hundred thousand distributors has a share in this business. It is a business in which you can take pardonable pride—a clean food, ready-cooked, ready-to-sell and at a fair profit. Considering its nutritive value it is without doubt the cheapest food in the world to-day. With your co-operation we will continue to build business for you.

MADE ONLY BY

The Shredded Wheat Company, Niagara Falls, N. Y.



You Make
Satisfied Customers
when you sell
"SUNSHINE"
FLOUR

Blended For Family Use
The Quality Is Standard and the
Price Reasonable

Genuine Buckwheat Flour
Graham and Corn Meal

J. F. Eesley Milling Co.
The Sunshine Mills
PLAINWELL, MICHIGAN

Watson-Higgins Mfg. Co.
GRAND RAPIDS, MICH.

Merchant
Millers

Owned by Merchants

Products sold by
Merchants

Brand Recommended
by Merchants

New Perfection Flour

Packed in SAXOLIN Paper-lined
Cotton, Sanitary Sacks



FRUIT for Christmas

Christmas is the time when people want the choicest fruit obtainable. Nothing can be too good to offer and only the best is bought.

We have a complete fresh stock of quality fruits and vegetables and know you will satisfy your customers best when you order your Holiday fruits from

The Vinkemulder Company
Grand Rapids



Michigan Retail Hardware Association.
President—Norman G. Popp, Saginaw.
Vice-President—Chas. J. Sturmer, Port
Huron.
Secretary—Arthur J. Scott, Marine
City.
Treasurer—William Moore, Detroit.

The Annual Inventory Is an Important Feature.

Written for the Tradesman.

With the Christmas rush over, the wide-awake hardware dealer begins to think seriously of his annual inventory. Indeed, he is thinking of it and, in a measure, planning for it, even while he is still selling Christmas goods.

One test of the successful merchant is the capacity to look ahead and to plan ahead.

Among hardware merchants, there is some difference of opinion as to the best time to take stock. The majority, however, appear to favor early January—as soon after the Christmas rush, and as early in the New Year, as possible.

No merchant in this day and generation needs to be told that stock taking is necessary. Nor, on the other hand, is any reminder necessary that stock-taking involves a lot of hard work. It is one of those absolutely necessary and disagreeable tasks that must nevertheless be well and intelligently performed, and that it does not pay to handle carelessly.

Whether or not a special stock-reduction sale should be held before taking stock is largely a matter of individual policy. The question must be answered in the light of local conditions, store conditions, and the merchant's individual preference. What is good policy for one store may be poor policy for another.

Some merchants say, "Reduce your stock by a stock-taking or pre-inventory sale, and you make your stock-taking that much easier." While on the other hand the argument is urged, "It is only by taking stock that I can determine what lines are 'stickers'—and the purpose of a stock-taking sale is to clean out these slow-moving lines." There is no positive rule as to what is good or bad policy in the circumstances; it is really up to the individual merchant to decide for himself.

The great point about stock-taking is that it gives the merchant an intimate understanding of his business. It helps him to get his bearings, and to chart his future course. So, it is not a mere form or a tedious and disagreeable task, to be rushed through as quickly as possible; but an important part of the year's work, from which the merchant can learn a great deal. The big idea behind stock-taking is to get close to the business and

to examine its details with a keenly critical eye.

An inventory must be thorough and complete to be really beneficial. Every item in the stock must be listed, with quantity and price. Then a comparison should be made with last year's figures, and lessons drawn therefrom to guide the coming year's buying and selling.

An important matter is the proper pricing of the stock. This ought to be done by the hardware dealer himself. He knows, or should know, the markets, and should have a pretty accurate idea of values. Each article in stock must be judged by itself; and each item should be priced at actual value as it now stands, not at the invoice price of six months or six years ago.

The policy of carrying along the stock priced according to invoice is easy; but it is apt to be dangerous in a period of declining prices. "Don't kid yourself," is a good motto when it comes to stock-taking. If for any reason the goods have depreciated in value during the year, that depreciation must be taken into account when making up your stock sheets. Remember always, that the purpose of stock-taking is, not to jolly yourself into a belief that conditions are better than they really are, but to find out what conditions really are. The cold, hard facts of the situation form your objective. So in pricing it is desirable to adopt a cautious and conservative policy.

Normally, depreciation is a relatively small factor in the hardware stock. Nevertheless, declining prices should be watched; since the invoice price to-day rather than the invoice price six months ago will inevitably dominate the selling situation. There are, too, some lines which must in course of time lose value through being kept on the shelves. A cautious stock-taking will allow for all actual and some potential depreciation. All along the line, there is need for conservatism in pricing your stock. It does not pay to pile up a lot of paper profits that cannot be converted into cash.

We are making a special offer on
Agricultural Hydrated Lime
in less than car lots.

A. B. KNOWLSON CO.
Grand Rapids Michigan

TAKING INVENTORY

Ask about our way
BARLOW BROS. Grand Rapids, Mich.

Used Adding Machines

Burroughs, Wales & American.

Used Check Writers

Todd, F & E, Peerless, Sentinel.

Save $\frac{1}{2}$

on these by buying of

Grand Rapids Store Fixture Co.

7 Ionia Ave. N. W.

GRAND RAPIDS, MICHIGAN



VIKING TIRES do make good

VIKING TIRES give the user the service that brings him back to buy more.

Cured on airbags in cord tire molds, giving a large oversize tire.

We have an excellent money-making proposition for the dealer. Write us for further information.

BROWN & SEHLER CO.

State Distributors

Grand Rapids, Mich.

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,
Sporting Goods and
FISHING TACKLE

Foster, Stevens & Co. Wholesale Hardware

157-159 Monroe Ave. :: 151 to 161 Louis N. W.

Grand Rapids, Mich.

There is another point to remember—the necessity of putting a conservative valuation on fixtures. I recall a young merchant who, year after year, produced stock sheets showing a very satisfactory state of affairs financially. The balance on the right side was substantial, despite increasing liabilities. Presently came the show-down. The young man found himself cornered. When I came to take stock, the resulting inventory showed a decided excess of assets over liabilities; but the assets were largely fixtures put in at the same price as five or six years before, and showing a figure out of all reasonable proportion to the stock.

Fixtures, delivery outfits, and similar items, should be depreciated from year to year. Nor need the depreciation be a merely nominal one. Make the percentage big enough to insure safety. Some conservative merchants write off 25 per cent. per annum, from fixtures. One man in justification of a policy of writing off 50 per cent. of the cost of fixtures at the end of the first year said:

"Once a bit of machinery or equipment has been put in use, it is worth only half price. You may think differently, but you will find out the truth if you have to sell. After a few years use, 50 per cent. is just a lucky accident. Why not face the issue at the start, that even the finest fixtures, on a forced sale, will realize only a small percentage of what they cost you?"

As a matter of fact, a lot of expense that goes into fixtures might better be charged up as advertising and carried in the year's overhead. Good fixtures have advertising value; but newspaper advertising creates the permanent and intangible but growing asset of good will. The merchant who persists, year after year, in putting in his fixtures and equipment at their original cost, is apt to delude himself into relying on what are merely paper profits.

It is quite true that fixtures would, in most instances, cost more to replace than when they were put in. It is also true that a well-kept fixture is worth quite as much to the merchant after five years of use as an entirely new one would be. But this does not alter the fact, that close and conservative figuring of such items are necessary to give the merchant the right idea as to his position and to keep his business in a healthy state.

The proper relation between stock values and fixture values should be preserved; and watch should also be kept on the relation between the stock carried and the turnover. It is on the turnover that the retailer makes his money. Inflated fixture values or high stock values give paper profits; but cash sales represent real profits.

In listing accounts and bills receivable, it pays to follow an equally conservative policy. An account is not an asset unless it can be realized on. It is not something to be carried on your books from year to year, but something to be collected at the end of the month. It pays, therefore, to face the situation squarely. What accounts are good, what accounts doubtful, and what accounts absolutely bad? Do you know which accounts are

hopeless? They must be charged against profit and loss. It is no advantage to carry them in your inventory in an effort to persuade yourself that you are making money when you are not. Better write them off, and know for a certainty where you actually stand. And better still to hustle and collect the money coming to you.

Stock-taking is a guide and a help to the alert dealer, who reads its lessons intelligently; but to the careless dealer whose sole desire is to make a favorable showing it is a snare and a pitfall.

Victor Lauriston.

Liked the Anniversary Edition.

El Cajon, Dec. 10—The anniversary edition of the Tradesman is surely a good one. One of the best I have seen. The Belknap story of Rienzi I enjoyed hugely. Wishart's Time to Settle is the A. B. C. of war results. The fellow who reads it and cannot understand "What's the matter with business and the world" will never understand or comprehend anything. It seems to me the sensible working man—and that means everybody—would have sense enough to do something toward production, and workers affiliated with unions ought to fire every paid official or turn in his card. Better Food Habits is another timely subject. Maybe I think so because I'm digging into this subject myself. Old Timer's When Dreams Come True won't go by unnoticed. I assume Old Timer is James M. Merrill. I've often wondered who he was. His philosophy has always interested me.

We have had several frosts lately, but little harm can result from these light ones at this season. We are getting lettuce, radishes, onions, beets and swiss chard from the garden. Oranges are a month late, due to cool summer, no doubt. Our navel crop looks good and is just beginning to turn yellow, but growers cannot realize much return on present prices as quoted in the Tradesman last week. If oranges and lemons get below \$7 we lose; if they get above \$8 the importations knock us out. Our best market under present tax, freight and labor conditions is the \$8 market. What we need is the elimination of 30 to 50 per cent. of the cost to get from grower to grocer and not over 30 per cent. profit to the retailer. Then the importer cannot demoralize the market, the speculator cannot realize a huge profit from stable conditions and a steady market, and the consumer is not soaked. He will therefore consume more and the volume of consumption will keep the market in a reasonable balance.

J. Elmer Pratt, Sr.

Most people waste a lot of valuable time telling their troubles to other people who are not even interested.

WHEN U THINK OF A

Business Education

THINK OF



Bookkeeping, Accounting, Auditing, Shorthand, Typewriting, Secy. Training, Salesmanship, Telegraphy and English subjects. Catalogue free.

New Term { Day { Starts
 Evening { Jan. 3.



SIDNEY ELEVATORS

Will reduce handling expense and speed up work—will make money for you. Easily installed. Plans and instructions sent with each elevator. Write stating requirements, giving kind machine and size platform wanted, as well as height. We will quote money saving price.

Sidney Elevator Mfg. Co., Sidney, Ohio

MCCRAY REFRIGERATORS for ALL PURPOSES

Send for Catalogue

No. 95 for Residences
No. 53 for Hotels, Clubs,
Hospitals, Etc.
No. 72 for Grocery Stores
No. 64 for Meat Markets
No. 75 for Florist Shops

MCCRAY REFRIGERATOR CO.
2244 Lake St., Kendallville, Ind.

Wm. D. Batt FURS Hides Wool and Tallow

Agent for the
Grand Rapids Steam
Ground Bone Fertilizer

28-30 Louis St.

Grand Rapids, Michigan

A Quarter Century of Cement Making

Successful manufacturing in any line over a period of twenty-five years is pretty good assurance of a meritorious product.

This record is but the foundation upon which we plan to build an even more successful future.

Doesn't this warrant your investigating the reason for this long continued and constantly increasing popularity of Newaygo Portland Cement.

Newaygo Portland Cement Co.

General Office & Plant
Newaygo, Mich.

Sales Office
Commercial Savings Bank Bldg.,
Grand Rapids, Mich.

W. M. Ackerman Electric Co.

Electrical Contractors

All Kinds of Electrical Work.

Complete Line of Fixtures.

Will show evenings by appointment.

549 Pine Avenue, N. W., Grand Rapids, Michigan

Citizens 4294

Bell Main 288



The Old, Old Story.

"If I had about a week's more territory, I'd be able to make a showing. But with the territory I have now, I can't get enough volume of business to make it pay the house or pay me. I know that there is such a thing as having too much territory, but the trouble with me is, I don't have enough. You can check me up and you will find that lots of times I have seen my trade before they've had a chance to unpack the last shipment. My trade doesn't use as much of our line of goods as you might think and there is no use calling on them when they haven't begun to sell the last order they gave me. But it would give me just another week, then I'd not get around so fast and it would give my trade a chance to clean up and be ready by the time I saw them again." There, in a brief, is the argument by which many a salesman has sold himself. There will probably never be worked out a rule which will work out in every such case. Obviously, the salesman who is crying for more territory is doing so because he has not enough to do. He knows he is not getting the business that he should. The problem of the sales manager is to make sure that the territory given the salesmen is neither too large or too small. It must have enough prospective customers and it must have a sufficiently large consuming population, who are sufficiently prosperous to buy the merchandise if they want it. From there on, it becomes the duty of the salesman to get the volume. Difficulty in securing it must be solved right there on the spot. The salesman who believes he can run away from unsatisfactory results by taking the wrong methods into another territory will find that he is simply taking his difficulties with him, and the same thing will happen over and over again.

A Measure of Economic Welfare.

One method of gauging the economic well being of the country is to note the percentage of homes occupied by their owners. The Census Bureau has recently published some interesting figures on this point. Contrary to the popular impression, there has been a noticeable tendency for the percentage of home owners in American cities to increase. Figures recently compiled by the Census Bureau for the sixty-eight cities of more than 100,000 inhabitants show that in forty-four of the municipalities there was a gain in the percentage of home ownership between 1910 and 1920. The percentage in three cities was unchanged, and in twenty-one it declined. As a general rule the cities in which the percentage

declined were those in which there has been a very rapid growth of population. Pacific Coast towns like Los Angeles, Portland, San Francisco, and Oakland and others in which there has been sudden rise or new industries, as in the case of Detroit and Akron, showed a decrease in the percentage of owned homes. The places having the largest percentages of home ownership were the smaller cities of the Middle West, Des Moines taking the lead with 51.1 per cent. and being followed by Grand Rapids, Toledo and Omaha in the order named. New York has the smallest proportion of home owners, but the large number of apartment, or multi-family, dwellings almost necessitates a small number of home owners. Nevertheless, the percentage of this city increased from 11.7 in 1910 to 12.7 in 1920.

Letting the Prospect Get Your Goat.

In the case of the traveling salesman the element of fear has a deadly effect. This ghost is especially troublesome to the beginner. After a time, under proper conditions, it wears off. There are instances, however, where the salesman does not wholly overcome this element of fear. Is there a way of getting rid of it by some specific process, or must it simply wear off? If the latter, and it is simply a question of time, letting the thing take its own course, until familiarity with the field changes an annoying self-consciousness to an agreeable self-confidence, then evidently there is but one solution to the problem. 1. Screw one's courage to the sticking point. 2. Fear is dissipated by appreciating the fact that your proposition is a positive benefit to those who secure it. 3. Perfect confidence in one's knowledge of his proposition and his ability to handle it. Frank Hopkirk.

The Plains of Michigan.

Written for the Tradesman.

I crossed the plains to-day
The plains of Michigan
Where jack-pine patches play
And plowshares never ran.

They call them "barren" lands
Because few other trees
Survive the thirsty sands
Of these localities.

Yet I have seldom seen
A land so strangely fair
So beautiful—serene
As plains which pack-pine bear.

These pygmies of the pine
So challenge arid sand
With it they can define
A quiet wonderland.

When perfume on the breeze
In cold or summer's heat
Sates, my olfactories
With odors doubly sweet.

And when the jacks grow old
With drooping branches there
They touch the mellow mold
In the attitude of prayer.

While the richest of incense
They bear in sun and rain
As though to recompense
The barren sandy plain.

Charles A. Heath.

NEW MERTENS
FIRE PROOF
One half block East
of the Union Station
GRAND RAPIDS MICH

HOTEL RICKMAN

KALAMAZOO

One block from Michigan Central
Station. Headquarters U. C. T.
Barnes & Pfeiffer, Props.

Henry Smith
FLORIST
139-141 Michigan St.
Grand Rapids, Mich.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

The best is none too good for a tired
Commercial Traveler.
Try the CUSHMAN on your next trip
and you will feel right at home.

The Newest Well Known for
In Grand Rapids Comfort and Courtesy

HOTEL BROWNING

Three Short Blocks From Union Depot
Grand Rapids, Mich.

150 FIRE PROOF ROOMS—All With
Private Bath, \$2.50 and \$3.00
A. E. HAGER, Managing-Director

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon :: Michigan

CODY HOTEL

GRAND RAPIDS

RATES { \$1.50 up without bath
\$2.50 up with bath

CAFETERIA IN CONNECTION

HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

Headquarters for Commercial Men
making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

Remodeled, refurnished and redecorated throughout.

Cafe and Cafeteria in connection
where the best of food is obtained at moderate prices.

Rooms with running water \$1.50, with
private toilet \$1.75 and \$2.00, with
private bath \$2.50 and \$3.00.

J. T. TOWNSEND, Manager.

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

Western Hotel

BIG RAPIDS, MICH.

Hot and cold running water in
all rooms. Several rooms with
bath. All rooms well heated and
well ventilated.

A good place to stop.

American plan. Rates reasonable.

WILL F. JENKINS, Manager.

REMEMBER THE NAME!

The NEW CURRENCY CIGAR

5¢

Actual Size

5 IN FOIL 25¢

Largest selling 5 cent cigar in the world.
At all progressive stores

WORDEN GROCER COMPANY
Distributors
GRAND RAPIDS, MICH.

Comparative Advantages of Package Goods vs. Bulk.

Grand Rapids, Dec. 20—A short time ago a writer in the Tradesman, who was evidently connected with a sugar refinery, advocated the handling of sugars in packages, stating that they did not cost any more. I have yet to learn of any goods that cannot be purchased cheaper in bulk; that method has not been adopted by the refiners, for the reason, I presume, that it would require stating on package whether beet or cane. I have handled large quantities of granulated sugar in barrels and bags from various sources and have not seen any branded "beet," while that of cane is invariably marked "pure cane."

The same writer notes with pleasure the vast improvement made in the grocery business during recent years and mentions the absence of the cracker barrel. A paper lined barrel is the best receptacle into which are poured the goods as they come out of the oven. They keep much better and can be weighed out in such quantities as a customer requires.

The herring barrel is also disappearing. They are now being put into tin boxes, a little tomato pulp or cotton seed oil added and then hermetically sealed and labelled sardines. Formerly people of moderate means could buy as many herrings as required and with potatoes plentiful could furnish a good meal for a large family at small cost, but may not be able to do so at the price of sardines.

At present corn is being burned for fuel, other grains are also cheap, some of which are being flaked and manipulated until they have entirely lost their natural flavor and require sugar and cream to make them palatable. After being put up in beautiful cartons they cost the consumer 20c per pound. The price of containers has advanced, and as they are so much waste we ought to practice economy and eliminate frills.

In your issue of Nov. 2 an Economy store manager wishes to improve the grocery business by the adoption of standardized packages, wholesale and retail. The wholesaler buys his goods in foreign markets and cannot control their methods and in domestic goods the manufacturers fill the barrels, which often vary in size, and the goods sometimes leak or shrink. The scale is the correct method of checking quantity.

In the matter of spices, of which a grocer carries a large number ground, and the same number whole and two grades of some he may have the five varieties without having them parcelled up into six different sizes. If a person has a recipe for catsup or other preparations and requires a specified amount of different spices, why should they be asked to purchase any amount already parcelled? Buy and sell goods by sample, like all other merchandise; have wooden drawers, tin canisters or other air tight receptacles and with the variation in prices and everchanging values one can do business much more satisfactorily and profitably.

Through a purchase of a grocery stock the writer has a quantity of spices put up in beautiful cartons of green and gold. The company for which they were packed has been out of business for some time and as its name is printed on them they are unsalable, and have to be bulked, although fresh goods can be purchased for about half what those cost.

Regarding the lost confidence of the buying public, they are protected by a law requiring quantity contents of a package to be stated thereon, which is well observed, even to the matter of matches and toothpicks.

The slovenly and unclean manner in which many keep their stock of food stuffs by not having proper receptacles, may partly be responsible for the necessity of having them put into sealed packages; but the condi-

tions in this respect are being improved. Surely there are sufficient canned and bottled goods which, of necessity, have to be preserved to make a store attractive without putting so much in packages.

The retailing of groceries is a high and honorable calling and each of us should conduct his business in such a manner that the paragrapher may not write of us as he did of one who passed away, "he lived a man but died a grocer."

Grocer.

Late News From the Metropolis of Michigan.

Detroit, Dec. 20—Realizing the wonderful opportunities in a city as progressive as Detroit, C. H. Baker adds one more link to his chain of eleven shoe stores, now owned and operated by him in Los Angeles, San Francisco and Portland—doing a yearly business of \$3,500,000. He has purchased the stock of the Lindke Shoe Co., located at the corner of Farmer and Monroe streets.

Fred M. Randall, President of the Fred M. Randall Co., advertising agency, Detroit, has been elected President and Treasurer of the Randall Grape Juice Co., with factories at Ripley, N. Y. Mr. Randall has been Secretary of this company fifteen years and as President succeeds his father, who died recently.

The Family Shoe Store, in business for many years on Grand River avenue, announces its intended retirement from business and is conducting a "closing out" sale.

A warning to accept no checks written "Pennsylvania Railroad System" and drawn on the National City Bank of New York has been issued by the Detroit Clearing House association, following the activity of an alleged forger using the name of A. W. Patterson. The Pennsylvania railroad never uses the heading, "Pennsylvania System" on financial papers, it is said. Three of the alleged forger checks have been cashed in Detroit. Authorities believe the man issuing them is making his headquarters here.

The Emerson Shoe Co. is to open another Detroit retail store in the First National Bank building at Woodward avenue and Cadillac Square. It will be Detroit's finest office building when completed about the first of January. The Emerson branch will be on the Woodward avenue side and will be small in size. The yearly rental is around \$10,000. The lease taken by the Emerson Co. is for a long period of years. This will be the second downtown store, as the other branch in the Majestic building will be continued. The company has also decided to establish still another retail store on Woodward avenue, near High street. Both stores will be open just as quickly as the necessary alterations are completed. This will give the Emerson Co. three stores in the downtown section.

The number of bankruptcy cases filed in the United States District Court for the Eastern Michigan District during the year ending December 8 was nearly three times as great as during the preceding twelve months. The number from December 8, 1920, to the same day in 1921 was 524, compared with but 186 from December 8, 1919, to December 8, 1920. The greater number of these cases in bankruptcy were filed by merchants in villages, by farmers and by workmen.

Following their annual custom, the United Commercial Travelers again urge residents to burn their porch lights Christmas eve, Christmas night, New Year's eve and New Year's night in keeping with the yuletide spirit. A resolution offered by Past Counselor John D. Martin at the December meeting of Grand Rapids Council was unanimously adopted, and the press of Grand Rapids asked to give it publicity.

Trouble comes to those who haven't time to wait.

Direct Results of the War.

Kalamazoo, Dec. 20—Those who cynically say the youth of the world was sacrificed from August, 1914, to November, 1918, in vain should pause to imagine what would have been the condition of the civilized world today had this and other nations not come to the rescue of those whom the Central Empires first attacked. A German victory would have meant the dismemberment of France, Italy and Russia; the absorption of Belgium in the German Empire; the commercial vassalage of Holland, Switzerland, the Scandinavian States and possibly Spain to the victorious William; a humiliated and almost powerless Great Britain; an Ireland under the perilous patronage of Germany, the Near East under the disguised protectorates of the two empires and India, China, Japan, Persia and Egypt all marching the goosestep whenever William nodded. South America and Mexico would have been placed in commercial bonds to Germany; the Monroe Doctrine would have been nullified; the United States become isolated; we would have been challenged at every point in our foreign policy, and would be forced to arm as no nation was ever forced to arm or to bow in utter humility to the haughty master of the world.

The peace imposed upon Germany was mere mercy compared with that she would have imposed upon her defeated enemies. Life for us, as for all other nations, would have been a perpetual war or threat of war—an intolerable condition. Not only would there have been no League of Nations, but there would have been no Disarmament Conference this year at Washington or elsewhere. Upon armament, as well as upon all subjects, we would have taken orders from Berlin.

The peace of Versailles was disappointing. The condition of the world today is even more so, but there is a relatively bright spot at Washington, however inadequate the proposals for disarmament may seem to those who would see the swords beaten into ploughshares. There are two other bright spots in the definite assurance that the Hohenzollerns and the Hapsburgs are permanently out of the ruling business. William, once the proudest and most licentious of monarchs who ever ruled a nation of brutes and liberties, is now the humblest of men. He who rattled the saber for thirty years ran to safety the very first time his life was in danger from his own people, whom he had so long held in awe. Had he died defending his challenged divine right, the world would have thought him at least genuine. He valued life above the honor of which he so long prated, and he has his reward in the contempt of all decent mankind. As to Karl, he escaped from his Elba in Switzerland to make an absurd spectacle of himself at his mimic Waterloo, and he has found his St. Helena in the Maderias. Germany may return to the fold of nations as soon as she concedes her own inferiority and criminality and Russia's return cannot be far off.

Frank T. Longman.

Business Men's Club Organized at Boyne City.

Boyne City, Dec. 20—The business men had another dinner last week and they all had a good time. With Mack Harris at one end and Doc Boylan at the other, things were kept moving all the time. Sherman was in evidence also and Boylan was ably supported by Hyslop. It is a good thing for family discipline that none of the scions of these grave and reverend seigniors were not present to witness the antics of their revered (?) dads. F. O. Barden was elected President and Charles T. Sherman Secretary of a Business Men's Club. The names and organization was left in the hands of a committee. What they will concoct no one knows.

This week was ushered in by the

first snow storm of the season. It rained and snowed all last week, pretty much, but Saturday night the windup brought six or eight inches of real snow which looks like the real thing. We hope that it will stay with us until the sun is on the other side of the fence again. The Indian kind of weather which we had last winter is mighty expensive for this country.

Our merchants report very good Christmas business, which is a good commentary on conditions in Boyne City. Business has been fairly good all summer, despite the very general shut-down of our important industries.

Our Superintendent of Schools, backed by the School Board, has started a vigorous campaign for the building of a new gymnasium and auditorium next year. The figures put forth as to the needs of the school are interesting. Though the town has been supposed to be at a standstill, so far as growth is concerned, the number of school children has increased to such an extent that the buildings completed six years ago are entirely inadequate. The high school has increased from 150 to 250 pupils and the lower grades are so crowded that proper instruction is impossible. The school population could very easily be reduced by again opening the saloons.

Maxy.

Another Colon Lillie Company Collapses.

Insurance Commissioner Hinds has asked the Attorney General to take the necessary steps to place the U. S. Mutual Accident Association into the hands of a receiver. The company has \$17,000 assets and owes more than \$120,000. The 10,000 policy holders will probably be assessed to make good the deficit.

The officers of the company are practically the same as the officers of the Peninsular Fire Insurance Co., which is now in the throes of dissolution.

The Tradesman was repeatedly offered advertising by this concern, but refused to admit the company to its columns, the same as it declined the extravagant overtures of the Peninsular.

The bogus mutual company is just as bad as a stock company except that the losses to the public are not so severe.

If readers of the Tradesman will confine their insurance to the companies whose names appear in the advertising columns of the Tradesman they cannot go wrong.

Pardon of Debs et al.

Grand Rapids, Dec. 20—While the socialists and trades unionists papers have been sneering at the Conference for the Limitation of Armament, as they always do at reforms instituted under statesmen, the word has gone forth from Washington that the President is going to review the cases of prisoners convicted during war times. The impression is that he intends to pardon all except those who made direct attacks on property. The I. W. W. press has agitated continually for the release of "political prisoners," and it commences to look as though they had influenced the President.

I see no justification for the President disregarding the judgment of the courts and rewarding the Republic's enemies with amnesty. In this case mercy for the criminals means an injury to the public. It minimizes loyalty and insults patriotism by encouraging disloyalty. The American Legion has protested against the pardon of traitors and disloyalists. G. L. T.

GROSS OF TOOTH PASTE.

A Druggist Resorted To Heroic Measures To Move It.

"I would much rather that the gross of 'Whoosis' tooth paste were dollars in the bank than an ornament to our shelves," said Dad as he cast a sort of wistful glance toward what seemed the untold quantities of a certain tooth preparation which I had bought in quantities in anticipation. Even Joe had made extra endeavors to pan some of it off on his particular friends, but with no success. Spike Kelly, a pal of Joe's, bought a package of it last pay night, but confused it with a tube of shaving cream he had purchased at the same time and came back to report in no uncertain tones that the "stuff" wasn't worth a good "Gosh hang" as a lather producer. It had spoiled his razor and his face he maintained.

"Well, dad," I replied, "you know it is not all in the form of tooth paste, half of it is tooth powder and some you will find is a liquid dentifrice very similar to a popular brand."

"What's the difference," snapped my veteran sire. "It is all on our shelves just the same. When I was young and a lad we didn't know much about these new fangled fan-dangos and I guess we were just as well off. Just look at the good money we have tied up there."

I wanted to reply and ask him if that is why (the lack of tooth preparations in his day) he stored his ivories on the bathroom shelf every night before going to bed, but I wanted more to keep peace in the family. Then, again, I secretly felt that I alone was wrong and fully to blame for ordering the large amount of these preparations which now adorned our shelves and such display places as we had given them. We both just stood and looked wistfully at the "lemons," wishing that we might get our hands firmly fixed about the coat collar of the silver-tongued orator who had loaded these goods upon us.

To be sure the quality was there. So was the tooth paste. Every sale of these resulted in a repeat, but the trouble was, we were not making sales enough. There was the "hitch." In familiar drug store terms we were overloaded with goods and the rate which sales were being made was not consistent with good business. The boasted rapid turnover we had tried to make was suspended in mid-air with the gross of merchandise which seemed to mock our best efforts to sell. Would we have to give it away to get rid of it?

There was only one thing we could do before we gave it away. We must try our best efforts and bring about every known and desirable sales argument to each and every customer until the stuff was moved. We had to or give it away. We hated to be beaten in our merchandising on so popular an item as dentifrices. If it were splints and crutches we were overloaded with we might have to turn our hard fighting clerk Joe loose bent on a mission of breaking a few bones just by way of stimulating business. Skillful merchandising is the art of getting the greatest possible results out of a

given sales possibility," so the story goes. Jim, our studious prescription clerk, was repeating a well-known business maxim while busy dusting the prescription bottles. This point came home to dad and me as we pondered there.

"We must sell those goods and the sooner the better," dad had come to a decision as it were. He walked away. It was up to me to produce. I must put over some sales. I had loaded the firm with the goods. There was no use waiting to plan the work, this was the moment to work a plan. I began on the next lady customer who enquired at the medicine counter for Whoosis mouth-wash. I pretended to misunderstand the quantity she wanted.

"Ah, yes, three Whoosis liquid," I replied. "Certainly we have it and the famous dentifrice that goes with it. You wanted the combination? To be sure, here it is."

"Well, no, she did not intend to buy so many of Whoosis, but would take them anyway if I really considered them good. I assured her that I certainly did think Whoosis excellent and that I used both the tooth paste and the liquid myself. This was the truth and it was not necessary for me to tell exactly why I used them. Confidence and suggestion put this sale across and these tactics could be repeated.

The next sale I made was as easy. A youngster came in to the store firmly steeped by the school mam's methods of attractive posters on billboards and cover pages in magazines with the desire for a tooth brush. You know they take candy from a baby. It was just that easy to pan off a tube of the paste in combination with a brush. The lad did not have quite money enough for all I sold him, so I trusted him for a dime which he brought in that evening. He was so taken with his first "line of credit" that he whooped Whoosis tooth preparations and our store to all the kids in the neighborhood and at school.

I attended the cigar counter that afternoon. Most every smoker has a kick with a bad taste in it from smoking too many of his "favorites." Of such are the flowery fields and green pastures for the suggestive sales argument. The smoker has already given breath-hearts, mints, etc., a trial and is at every instance "wide open" for a sure bad taste chaser. He don't care what it is. It is results he is after. Our result, more sales of Whoosis.

Some time the next morning I attended as a matter of courtesy upon the wants of an old friend at the soda fountain. He wanted some headache dope and said his stomach was all upset. I knew right away that the matter was a little too much of the stuff that Mr. Volstead put a hat band on. I explained that his digestive system might not be properly handling his food. "How's your teeth?" I said.

He assured me that they were O. K. "No, they are not," I emphatically replied. "If they were your 'linings' would never get rusty. The whole trouble with you, old man, is that your teeth are wrong." Not being in a state of mind to disagree with me and secretly cherishing the hope that

I really did believe it was his "ivories" and not the booze that he had had the evening before that was causing him trouble he assented to everything I said. No doubt he thought it was much better that I call his teeth on the bum than to accuse him of being a rumhound. The result was that I sold him half a dozen tubes of paste, a bottle of tooth powder for his wife and eight ounces of Whoosis Thymolated Mouth Wash. Dad, who stood near, said I was a blackmailer in every sense of the word, but I assured him that I was selling really good things.

The next Friday being the thirteenth it was surely my lucky day. I had lunch with a friend who attends a well-known dental college. The conversation drifted from one girl to another until something suggested this from my dentist friend: "Dental caries or decay is due to the decomposition of starch substances or substances containing sugar and will be stopped on the removal of such substances and protected by a mucilaginous substance. The use of tooth paste and tooth brush being necessary as the harmful matter is insoluble in water."

This fellow was merely practicing up on a lesson he had learned and was no doubt surprised to see me grab a paper napkin and write the lines just as he had repeated them. I also learned to glibly question, "Why wash your hands and not your teeth?" A dirty mouth is more foul than soiled hands could possibly be. There are a hundred known forms of bacteria and bugs which live in the mouth. In some mouths they have free play to breed and destroy at will.

I questioned my friend as to the composition of different tooth pastes and learned twenty or thirty "high-brow" sounding Latin names of condition due to bad teeth. A lady seemed very much amused later when I sprung one of these terms in a talk for tooth pastes. I don't know what I said and she bought the tooth paste just the same, so it couldn't have been very much out of the way.

From my friend I learned the necessity of keeping the teeth and mouth of patients clean at hospitals where their vitality is at its lowest ebb. Germs bred in the mouth at this time are most liable to cause pneumonia and result in the patient's death. Naturally we druggists can explain all these things to a customer in quest of

training for. He said he would keep a cough mixture or something of the sort. It is easy to make them see the point. This talk even made Joe believe he must keep his teeth scrubbed if he was to come out the victor in the bout with "Pug" Magee which he was

Automobile Insurance

Congested Traffic Increases Accidents

The Citizens' Mutual Automobile Insurance Company of Howell, Michigan, is now finishing its seventh season of success and has paid out a total of \$948,061.09 for claims. In addition to this amount of payment, the Company has paid adjusting expenses and attorney fees for adjusting over 7,000 claims. The Company has been run on a conservative basis and has added to the surplus each year. The officers, agents and adjusters have had the experience to qualify them in assisting the policy holder when he suffers a loss.

The Company is well known to the automobile theft department in Detroit, Toledo, Chicago, Milwaukee, St. Louis, Indianapolis, Columbus, Buffalo, Cleveland, etc., and in case of the recovery of a Michigan car in any of those places is promptly notified. In case of an accident in which the policy holder becomes liable for serious personal injury or death, the officers and adjusters have had sufficient experience to handle the claim. On the other hand, the public realize that in case they have a just claim that is properly brought to the attention of the company that they can obtain prompt service without litigation or expense. In fact, automobile losses, as a rule, are complicated. The automobile owner should therefore select a company with experience, equipment and strength to take care of losses.

Many of the leading men of the state, including judges, lawyers, bankers, business men and farmers, are among our policy holders. In fact, the company has the first pick of the automobile owners of the state.

It is the object of the company to give reasonable rates and at the same time to create a sufficient surplus to meet requirements. If you are not insured, why not insure in the

Citizens' Mutual Automobile Insurance Company
of HOWELL, MICHIGAN

We wish you all

The Merriest Christmas
and
The Happiest New Year
you ever had.

NATIONAL CANDY CO. INC.

PUTNAM FACTORY, Grand Rapids, Mich.

his teeth clean if I wouldn't let-on to "Pug's" trainers.

So as our customers came they went with our tooth preparations. The lady who came in to the store for an iron tonic went out with Whoosis tooth paste besides to remove the discoloration caused by the iron. Men who asked for chewing gum for their kids were told of the delights of a perfect pair of ivories. Where mustard salves and plasters were indicated folks were warned that "flu" germs flourished in unclean mouths. When the customer firmly insisted on some other brand, decrying Whoosis, I fumbled around the stock and hemmed and hawed until they took as many as I wanted to sell to save time. Enquirers for any sort of article in the store were handed a package of Whoosis from my pocket to look over and read about until the article they desired was found. Everybody needs things for their teeth and one can make them believe the one that is best for you to sell is best for them to buy.

Concentrated effort will move a mountain of overstock. Even move a gross of Whoosis tooth preps.

George Niles Hoffman.

How the Credit Problem Can Be Solved.

While the bank is all-important in its relation to production, it is powerless to increase that production. It cannot make the worker do more work, nor can it control the use of credit after it has been extended. If the mere extension of credit creates business activity, why was business so backward when money rates were down to 3½ per cent. some years ago? Credit is essential when the demand exists, but credit in itself does not create demand. Suppose our markets were flooded with foreign goods,

would the mere extension of credit overcome this foreign competition? Is it the lack of credit in this country that sent wheat down to \$1 per bushel? True enough, it is credit or the lack of credit of our foreign customers which is placing a damper on our business, but that is a very different situation. The trouble in many continental European countries to-day is an over-inflation of credit. What is excessive paper currency but an existing credit against non-existent value? That has been the trouble with a large part of the world that was on as sound money basis before 1914. Stability exists when there is existing value back of currency and back of credit. We have a greater percentage of the world's gold than ever before, and naturally we have not as yet perfected facilities for its distribution. When you extend credit to a customer, you do so because you believe the customer is solvent and able to pay his bills. Foreign customers, both individual and National, will get credit when there is confidence in their solvency. The amount of loans or in other words, credit, which has been extended to certain foreign governments by this country has already assumed very large proportions. The amount of credit extended to individuals is naturally relatively small. Why? Because the collective responsibility of a nation supports most government loans. Back of an individual loan there exists only individual or corporate responsibility, and the difficulty of determining individual responsibility is intensified at the present time in all our foreign contracts. But give us National political stability abroad—add thereto National economic stability, and individual stability will fall naturally in line and the credit problem in a large measure will be solved.

We extend to Our Customers and Friends Our sincere wish For a Very Merry Xmas and a Happy and Prosperous New Year

In the very trying experiences of the past year, we have endeavored to do just a little more than our share to lighten the burden. We sincerely hope that our friends and customers will feel free to call on us for anything we can do in 1922 as in 1921.

Sincerely,

HAZELTINE & PERKINS DRUG CO.
Grand Rapids.

Wholesale Drug Price Current

Prices quoted are nominal, based on market the day of issue.

Acids		Almonds, Sweet,		Tinctures	
Boric (Powd.)	17½@ 25	Imitation	60@ 1 00	Aconite	21 85
Boric (Xtal)	17½@ 25	Amber, crude	2 00@ 2 25	Aloes	21 65
Carbolic	30@ 36	Amber, rectified	2 25@ 2 50	Arnica	21 50
Citric	65@ 70	Anise	1 25@ 1 50	Asafoetida	21 30
Muriatic	4@ 6	Bergamont	8 00@ 8 25	Belladonna	21 35
Nitric	10@ 15	Cajeput	1 50@ 1 75	Benzoin	22 40
Oxalic	25@ 30	Cassia	2 25@ 2 50	Benzoin Comp'd	23 15
Sulphuric	4@ 6	Castor	1 32@ 1 56	Buchu	23 00
Tartaric	58@ 65	Cedar Leaf	1 50@ 1 75	Cantharides	23 00
Ammonia		Citronella	65@ 1 00	Capsicum	23 00
Water, 26 deg.	10@ 13	Cloves	3 50@ 3 75	Catechu	21 50
Water, 18 deg.	8½@ 12	Cocanut	30@ 40	Cinchona	22 00
Water, 14 deg.	6½@ 13	Cod Liver	85@ 1 00	Colchicum	22 00
Carbonate	22@ 26	Croton	2 25@ 2 50	Cubeba	22 00
Chloride (Gran)	10@ 20	Cotton Seed	1 10@ 1 20	Digitalis	21 80
Balsams		Cubeba	9 00@ 9 25	Gentian	21 40
Copaiba	60@ 1 00	Eigelon	5 00@ 5 25	Ginger, D. S.	21 80
Fir (Canada)	2 50@ 2 75	Eucalyptus	85@ 1 20	Guaiac	22 80
Fir (Oregon)	60@ 80	Hemlock, pure	1 50@ 1 75	Guaiac, Ammon.	22 50
Peru	2 50@ 3 00	Juniper Berries	2 25@ 3 50	Iodine	21 95
Tolu	1 00@ 1 20	Juniper Wood	1 50@ 1 75	Iodine, Colorless	21 50
Barks		Lard, extra	1 25@ 1 45	Iron, clo.	21 60
Cassia (ordinary)	25@ 30	Lard, No. 1	1 10@ 1 20	Kino	21 40
Cassia (Saigon)	50@ 60	Lavender Flow	6 00@ 6 25	Myrrh	21 50
Sassafras (pw. 55c)	60@ 80	Lavender Garn	1 75@ 2 00	Nux Vomica	21 50
Soap Cut (powd.)	15@ 20	Lemon	1 50@ 1 75	Opium	23 50
35c		Linseed Boiled bbl.	@ 80	Opium, Camp.	23 85
Berries		Linseed bld less	87@ 95	Opium, Deodor'd	23 50
Cubeb	1 50@ 1 75	Linseed, raw, bbl.	@ 75	Rhubarb	22 00
Fish	25@ 30	Linseed, raw, less	85@ 93	Paints	
Juniper	7@ 15	Mustard, true oz.	@ 50	Lead, red dry	12½@ 12½
Prickly Ash	@ 30	Mustard, artihl, oz.	@ 50	Lead, white dry	12½@ 12½
Extracts		Neatsfoot	1 10@ 1 30	Lead, white oil	12½@ 12½
Licorice	60@ 65	Olive, pure	4 75@ 5 50	Ochre, yellow bbl.	@ 2
Licorice powd.	70@ 80	Olive, Malaga,	2 75@ 3 00	Ochre, yellow less	2½@ 6
Flowers		green	2 75@ 3 00	Patty	5@ 8
Arnica	75@ 80	Orange, Sweet	6 00@ 6 25	Red Venet'n Am.	3½@ 7
Chamomile (Ger.)	50@ 60	Origanum, pure	@ 2 50	Red Venet'n Eng.	4@ 8
Chamomile Rom	75@ 80	Origanum, com'l	1 00@ 1 20	Whiting, bbl.	5½@ 4½
Gums		Pennyroyal	2 50@ 2 75	Whiting, 5½@	2 75
Acacia, 1st	50@ 55	Peppermint	3 75@ 4 00	L. H. P. Prep.	2 50@ 2 75
Acacia, 2nd	45@ 50	Rose, pure	12 00@ 16 00	Rogers Prep.	2 50@ 2 75
Acacia, Sorts	20@ 25	Rosemary Flows	1 50@ 1 75	Miscellaneous	
Acacia, powdered	30@ 35	Sandalwood, E.	10 50@ 10 75	Acetanallid	55@ 75
Aloes (Barb Pow)	25@ 35	L	2 00@ 2 25	Alum	10@ 13
Aloes (Cape Pow)	30@ 35	Sassafras, true	1 00@ 1 25	Alum, powd. and	11@ 20
Aloes (Soc. Pow.)	70@ 75	Sassafras, art'l	1 00@ 1 25	ground	11@ 20
Asafoetida	75@ 1 00	Spearment	5 00@ 5 25	Bismuth, Subni-	2 43@ 2 60
Pow.	1 25@ 1 50	Sperm	2 75@ 3 00	trate	
Camphor	1 17@ 1 75	Tansy	10 50@ 10 75	Borax xtal or	7½@ 12
Guaiac	@ 1 00	Tar, USP	50@ 65	powdered	1 50@ 4 00
Guaiac, powd.	@ 75	Turpentine, bbl.	@ 84½	Cantharides, po	1 50@ 4 00
Kino	@ 85	Turpentine, less	91@ 99	Calomel	1 21@ 1 35
Kino, powdered	@ 75	Wintergreen,	8 00@ 8 25	Capsicum	40@ 45
Myrrh	@ 70	leaf		Carmine	6 00@ 6 60
Myrrh, powdered	@ 75	Wintergreen, sweet	3 75@ 4 00	Cassia Buds	30@ 40
Opium	9 00@ 9 40	birch	3 75@ 4 00	Cloves	50@ 55
Opium, powd.	10 25@ 10 60	Wintergreen art	80@ 1 10	Chalk, prepared	16@ 18
Opium, gran.	10 25@ 10 60	Wormseed	5 00@ 5 25	Chloroform	65@ 77
Shellac	85@ 1 00	Wormwood	18 00@ 18 25	Chloral Hydrate	1 35@ 1 85
Shellac Bleached	90@ 1 05	Potassium		Cocaine	9 25@ 10 25
Tragacanth	3 75@ 4 25	Bicarbonate	35@ 40	Cocoa Butter	50@ 75
Tragacanth, pw.	3 00@ 3 50	Bichromate	20@ 30	Corks, list, less	40@ 50%
Turpentine	25@ 30	Bromide	35@ 45	Copperas	3@ 10
Insecticides		Carbonate	30@ 35	Copperas, Powd.	4@ 10
Arsenic	12@ 25	Chlorate, gran'r	18@ 25	Corrosive Sublim	1 17@ 1 25
Blue Vitriol, bbl.	07½@ 15	or xtal	13@ 20	Cream Tartar	50@ 55
Blue Vitriol, less	3@ 15	Chlorate, powd.	13@ 20	Cuttle bone	40@ 50
Bordeaux Mix Dry	17@ 30	Cyanide	35@ 50	Dextrine	04@ 15
Hellebore, White	25@ 35	Iodide	3 55@ 3 72	Dover's Powder	3 50@ 4 00
powdered	25@ 35	Permanganate	35@ 55	Emery, All Nos.	10@ 15
Insect Powder	40@ 45	Prussiate, yellow	45@ 55	Emery, Powdered	8@ 10
Lead Arsenate Po.	22@ 42	Prussiate, red	65@ 75	Epsom Salts, bbls.	@ 3½
Lime and Sulphur	11@ 23	Sulphate	40@ 50	Epsom Salts, less	4½@ 09
Dry	11@ 23	Roots		Ergot, powdered	1 75@ 1 00
Paris Green	31@ 43	Alkanet	45@ 50	Flake White	15@ 20
Ice Cream		Blood, powdered	40@ 50	Formaldehyde, lb.	16@ 20
Piper Ice Cream Co.		Calamus	35@ 75	Gelatine	1 40@ 1 60
Bulk, Vanilla	1 10	Elecampane, pwd	30@ 35	Glassware, full case	60%
Bulk, Vanilla Special	1 20	Gentian, powd.	20@ 30	Glauber Salts, bbl.	@ 03½
Bulk, Chocolate	1 20	Ginger, African,	23@ 30	Glauber Salts less	04@ 10
Bulk, Caramel	1 20	powdered	23@ 30	Glue, Brown	21@ 30
Bulk, Grape-Nut	1 20	Ginger, Jamaica,	52@ 60	Glue, Brown Grd.	17@ 25
Bulk, Strawberry	1 25	powdered	55@ 65	Glue, White	35@ 40
Bulk, Tutti Frutti	1 25	Goldenseal, pow.	6 00@ 6 40	Glue, White Grd.	30@ 35
Brick, Vanilla	1 40	Ipecac, powd.	2 75@ 3 00	Glycerine	20½@ 35
Brick, Fancy	1 60	Licorice	40@ 45	Hops	65@ 75
Brick, Fancy	1 60	Licorice, powd.	25@ 30	Iodine	5 30@ 5 75
Ices	1 10	Orris, powdered	30@ 40	Iodoform	6 30@ 6 75
Sherbets	1 10	Poke, powdered	40@ 45	Lead Acetate	18@ 25
Leaves		Rhubarb, powd.	75@ 1 00	Lycopodium	3 50@ 4 00
Buchu	1 75@ 1 90	Rhubarb, powd.	60@ 75	Mace	75@ 80
Buchu, powdered	@ 2 00	Rosinwood, powd.	30@ 35	Mace, powdered	95@ 1 00
Sage, bulk	67@ 70	Sarsaparilla, Hond.	1 25@ 1 40	Menthol	6 50@ 7 00
Sage, ½ loose	72@ 78	ground	@ 80	Morphine	7 75@ 8 80
Sage, powdered	55@ 60	Sarsaparilla Mexican,	@ 80	Nux Vomica	@ 30
Senna, Alex.	1 40@ 1 50	ground	25@ 40	Nux Vomica, pow.	30@ 40
Senna, Tinn.	30@ 35	Squills	60@ 70	Pepper black pow.	22@ 35
Senna, Tinn. pow	35@ 40	Squills, powdered	60@ 70	Pepper, white	40@ 45
Uva Ural	20@ 25	Tumeric, powd.	15@ 20	Pitch, Burgundy	10@ 15
Oils		Valerian, powd.	50@ 60	Quassia	12@ 15
Almonds, Bitter,		Seeds		Quinine	96@ 1 69
true	10 50@ 10 75	Anise	33@ 35	Rochelle Salts	35@ 40
Almonds, Bitter,		Anise, powdered	38@ 40	Saccharine	@ 20
artificial	2 50@ 2 75	Bird, Is	13@ 15	Salt Peter	11@ 22
Almonds, Sweet,		Canary	8@ 15	Seidlitz Mixture	30@ 40
true	1 00@ 1 25	Caraway, Po.	25 13@ 15	Soap, green	15@ 30
		Cardamon	1 50@ 1 75	Soap mott castile	22½@ 25
		Celery, powd.	35 25@ 30	Soap, white castile	@ 16 00
		Coriander pow.	25 15@ 20	less, per bar	@ 1 75
		Dill	10@ 20	Soda Ash	05@ 10
		Fennel	35@ 40	Soda Bicarbonate	2½@ 10
		Flax	06½@ 12	Soda, Sal	2½@ 5
		Flax, ground	06½@ 12	Spirits Camphor	@ 1 30
		Foenugreek pow.	8@ 15	Sulphur, roll	04@ 10
		Hemp	8@ 15	Sulphur, Subl.	4½@ 10
		Lobelia, Powd.	@ 1 50	Tamarinds	25@ 30
		Mustard, yellow	10@ 15	Tartar Emetic	70@ 75
		Mustard, black	15@ 20	Turpentine, Ven.	50@ 2 25
		Poppy	30@ 40	Vanilla Ex. pure	1 50@ 2 00
		Quince	1 75@ 2 00	Witch Hazel	1 47@ 2 00
		Rape	30@ 40	Zinc Sulphate	06@ 15
		Sabadilla	7½@ 15		
		Sunflower	15@ 20		
		Worm American	30@ 40		
		Worm Levant	2 00@ 2 25		

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED

Tea
Lamb
Boiled Hams
Calfskin
Olives
Feed
Parowax

DECLINED

Cream of Wheat
Cheese
Tiger Starch
Some Catsup
Wheat
Corn

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton, 1.75
1 X L, 3 doz., 12 oz. 3.75
Parsons, 3 doz. small 6.30
Parsons, 2 doz. med. 5.00
Parsons, 2 doz., lge. 6.70

AXLE GREASE



25 lb. pails, per doz. 19.20
48, 1 lb. 4.55
24, 3 lb. 5.55

BAKING POWDERS

Calumet, 4 oz., doz. 97 1/2
Calumet, 8 oz., doz. 1.95
Calumet, 16 oz., doz. 3.35
Calumet, 5 lb., doz. 12.75
Calumet, 10 lb., doz. 19.00
K. C., 10c, doz. 95
K. C., 20c, doz. 1.85
K. C., 25c, doz. 2.35
K. C., 5 lb., doz. 7.00
Queen Flake, 6 oz., 1.35
Queen Flake, 50s, kegs 13
Queen Flake, 100s, keg 12
Royal, 10c, doz. 95
Royal, 6 oz., doz. 2.70
Royal, 12 oz., doz. 5.20
Royal, 5 lb., 31.20
Rumford, 10c, doz. 95
Rumford, 8 oz., doz. 1.85
Rumford, 12 oz., doz. 2.40
Rumford, 5 lb., doz. 12.50
Ryson, 4 oz., doz. 1.35
Ryson, 8 oz., doz. 2.25
Ryson, 16 oz., doz. 4.05
Superior, 16 oz., doz. 1.25

BLUING

Jennings Condensed Pearl
C-P-B "Seal Cap"
3 doz. Case (15c) 3.75

BREAKFAST FOODS

Cracked Wheat, 24-2 4.85
Cream of Wheat 7.50
Pillsbury's Best Cerl 2.70
Quaker Puffed Rice 4.50
Quaker Puffed Wheat 4.80
Quaker Brfst Biscuit 1.90
Quaker Corn Flakes 2.80
Ralston Purina 2.70
Ralston Large 3.60
Ralston Food, large 2.90
Ralston Food, small 4.80
Saxon Wheat Food 4.35
Shred. Wheat Biscuit 4.35

Post's Brands.

Grape-Nuts, 24s 3.80
Grape-Nuts, 100s 2.75
Postum Cereal, 12s 2.25
Post Toasties, 36s 3.50
Post Toasties, 24s 3.50

BROOMS

Standard Parlor 23 lb. 5.00
Fancy Parlor, 23 lb. 7.25
Ex Fancy Parlor 25 lb 8.50
Ex. Fcy. Parlor 26 lb 9.00
Toy 2.00
Whisk, No. 3 2.25
Whisk, No. 1 3.00

BRUSHES

Scrub
Solid Back, 8 in. 1.50
Solid Back, 11 in. 1.75
Pointed Ends 1.25

Stove

No. 1 1.10
No. 2 1.25
No. 3 1.25

Shoe

No. 1 90
No. 2 1.25
No. 3 2.20

BUTTER COLOR

Dandelion, 25c size 2.85
Perfection, per doz. 1.75

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.8
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40

CANNED FRUIT.

Apples, 3 lb. Standard 1.75
Apples, No. 10 6.00@6.60
Apple Sauce, No. 2 2.65
Apple Sauce, No. 10 3.00
Apricots, No. 1 1.90@2.00
Apricots, No. 2 2.25
Apricots, No. 2 1/2 2.25@3.50
Apricots, No. 10 9.00@13.50
Blueberries, No. 2 3.00
Cherries, No. 2 3.00@3.50
Cherries, No. 2 1/2 4.00@4.50
Cherries, No. 10 18.00
Loganberries, No. 2 3.00
Peaches, No. 1 1.85
Peaches, No. 1, Sliced 1.40
Peaches, No. 2 2.75
Peaches, No. 2 1/2, Mich 2.60
Peaches, 2 1/2 Cal. 3.00@3.75
Peaches, No. 10, Mich 7.75
Peaches, No. 10, Cal. 10.50
Pineapple, 1, slic. 1.60@1.75
Pineapple, No. 2, slic. 2.75
Pineapple, No. 2, crus. 2.25
Pineapple, No. 2, crus. 2.25
Pineap., 10, crus. 7.00@9.00
Pears, No. 2 3.25
Pears, No. 2 1/2 4.25
Plums, No. 2 2.25
Plums, No. 2 1/2 3.00
Plums, No. 10, Water 2.50
Raspberries No. 2, blk. 3.25
Rhubarb, No. 10 5.25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1.35
Clam Ch., No. 3 3.00@3.40
Clams, Steamed, No. 1 1.75
Clams, Minced, No. 1 1.35
Finnan Haddie, 10 oz. 3.30
Clam Bouillon, 7 oz. 2.50
Chicken Haddie, No. 1 1.75
Fish Flakes, small 1.35
Cod Fish Cake, 10 oz. 1.85
Cove Oysters, 5 oz. 1.35
Lobsters, No. 1, Star 7.50
Lobsters, No. 1/2, Star 4.00
Lobsters, No. 1/4, Star 2.60
Shrimp, No. 1, wet 2.10
Shrimp, No. 1, dry 4.60
Shrimp, No. 1 1/2, dry 4.75
Sardines, 1/4 Oil, k. 4.25@4.75
Sardines, 1/4 Mus. 3.75@4.75
Salmon, Warrens, 1/2 2.75
Salmon, Warrens, 1 lb. 4.00
Salmon, Med. Alaska 2.00
Salmon, Pink Alaska 1.40
Sardines, Im., 1/4, ea. 10@28
Sardines, Cal. 1 1/2 10@210
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekoc 1.65
Tuna, 1/2, Regent 2.25

CANNED MEAT.

Bacon, Med. Beechnut 2.70
Bacon, Lge. Beechnut 4.95
Bacon, Large, Erie 3.00
Beef, No. 1, Corned 2.60
Beef, No. 1, Roast 2.60
Beef, No. 1/2 Eagle Sil. 1.90
Beef, No. 1/2, Qua. sil. 3.25
Beef, No. 1, Qua. sil. 3.25
Beef, No. 1, B'nut sil. 5.70
Beef, No. 1/2, B'nut sil. 3.15
Beef, No. 1/2, Onions 1.35
Beefsteak, Cal. 1s 1.35@1.45
Chili Con Ca., 1s 1.35@1.45
Deviled Ham, 1/4s 2.20
Deviled Ham, 1/2s 3.60
Hamburg Steak &
Onions, No. 1 3.15
Potted Beef, 4 oz. 1.40
Potted Meat, 1/4 Libby 50
Potted Meat, 1/2 Libby 90
Potted Meat, 1/2 Rose 85
Potted Ham, Gen. 1/4 2.15
Vienna Saus., No. 1/2 1.35
Veal Loaf, Medium 2.30

Derby Brands In Glass.

Ox Tongue, 2 lb. 19.50
Sliced Ox Tongue, 1/4 4.60
Calf Tongue, No. 1 6.45
Lamb Tongue, Wh. 1s 6.00
Lamb Tongue, sm. sil. 2.25
Lunch Tongue, No. 1 6.00
Lunch Tongue, No. 1/2 3.65
Deviled Ham, 1/4 3.00
Vienna Sausage, sm. 1.90
Vienna Sausage, Lge. 2.90
Sliced Beef, small 3.15
Boneless Pigs Feet, pt. 3.15
Boneless Pigs Feet, qt. 5.50
Sandwich Spread, 1/2 2.25

Baked Beans.

Beechnut, 16 oz. 1.35
Campbells 1.15
Climate Gem, 18 oz. 95
Fremont, No. 2 1.10
Snider, No. 1 1.10
Snider, No. 2 1.55
Van Camp, Small 1.00
Van Camp, Med. 1.24

CANNED VEGETABLES.

Asparagus.
No. 1, White tips 4.00
No. 1, Green tips 3.85
No. 2 1/2, Lge. Gr. 3.75@4.50
Wax Beans, 2s 1.35@3.75
Wax Beans, No. 10 6.00
Green Beans, 2s 1.60@4.75
Green Beans, No. 10 6.00
Lima Beans, No. 2 Gr. 2.00
Lima Beans, 2s, Soaked 95
Red Kid, No. 2 1.30@1.55
Beets, No. 2, wh. 1.60@2.40
Beets, No. 2, cut 1.25@1.75
Beets, No. 3, cut 1.40@2.10
Corn, No. 2, St. 1.10@1.35
Corn, No. 2, Ex-Stan. 1.55
Corn, No. 2, Fan 1.60@2.25
Corn, No. 2, Fy. glass 3.25
Corn, No. 10 7.25
Hominy, No. 3 1.15@1.35
Okra, No. 2, whole 1.60
Okra, No. 2, cut 1.35
Dehydrated Veg Soup 90
Mushrooms, Hotels 33
Mushrooms, Choice 40
Mushrooms, Sur Extra 62
Peas, No. 2, E.J. 1.25@1.80
Peas, No. 2, Sift. 1.60@2.10
June 1.90@2.10
Peas, No. 2, Ex. Sift. 1.90@2.10
E. J. 1.90@2.10
Peas, Ex. Fine, French 32
Pumpkin, No. 3 1.35
Pumpkin, No. 10 3.75
Pimentos, 1/4, each 15@27
Pimentos, 1/2, each 27
Sauterkraut, No. 2 1.60
Succotash, No. 2 21.60@2.35
Succotash, No. 2, glass 3.45
Spinach, No. 1 1.40
Spinach, No. 2 1.45@1.75
Spinach, No. 3 2.10@2.85
Spinach, No. 10 6.75
Tomatoes, No. 2 1.35@1.65
Tomatoes, No. 3 1.70@2.25
Tomatoes, No. 2, glass 2.85
Tomatoes, No. 10 6.00

CATSUP.

B-nut, Large 2.95
B-nut, Small 1.80
Fraziers, 14 oz. 2.25
Libby, 14 oz. 2.90
Libby, 8 oz. 1.90
Van Camp, 8 oz. 1.90
Van Camp, 16 oz. 3.15
Lilly Valley, pint 2.95
Lilly Valley, 1/2 Pint 1.80

CHILI SAUCE.

Snider, 16 oz. 3.50
Snider, 8 oz. 2.35
Lilly Valley, 1/2 Pint 2.40

OYSTER COCKTAIL.

Sniders, 16 oz. 3.50
Sniders, 8 oz. 2.35

CHEESE.

Roquefort 1.00
Kraft Small tins 1.40
Kraft American 2.75
Chili, small tins 1.40
Pimento, small tins 1.40
Roquefort, small tins 2.25
Camembert, small tins 2.25
Brick 24
Wisconsin Flats 23
Wisconsin Daisy 23
Longhorn 24
New York 27
Michigan Full Cream 23
Sap Sago 48

CHEWING GUM

Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Chiclets 65
Adams Sen Sen 65
Adams Yucatan 65
Beeman's Pepsin 65
Beechnut 75
Doublemint 65
Juicy Fruit 65
Spearmint, Wrigleys 65
Zeno 65
Wrigley's P-K 65
Sapota Gum 1.25

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/2s 33
Baker, Premium, 1/4s 39
Baker, Premium, 1/2s 36
Baker, Premium, 1/4s 36
Hersheys, Premium, 1/4s 35
Hersheys, Premium, 1/2s 36
Runkle, Premium, 1/4s 36
Runkle, Premium, 1/2s 38
Vienna Sweet, 24s 2.00

COCOA

Baker's 1/4s 46
Baker's 1/2s 42
Bunte, 15c size 55
Bunte, 1/2 lb. 50
Bunte, 1 lb. 48
Droste's Dutch, 1 lb. 9.00
Droste's Dutch, 1/2 lb. 4.75
Droste's Dutch, 1/4 lb. 2.00
Hersheys, 1/4s 33
Hersheys, 1/2s 28
Huyler 36
Lowney, 1/4s 48
Lowney, 1/2s 47
Lowney, 1/4s 46
Lowney, 5 lb. cans 31
Van Houten, 1/4s 18
Van Houten, 1/2s 18
Van Houten, 1s 36
Van Houten, 1s 65

COCOANUT

1/4s, 5 lb. case Dunham 58
1/4s, 5 lb. case 40
1/4s & 1/2s, 15 lb. case 49
6 and 12c pkg. in pails 4 75
Bulk, barrels 15
48 2 oz. pkgs., per case 4 25
48 4 oz. pkgs., per case 7 00

CLOTHES LINE

Hemp, 50 ft. 1.60
Twisted Cotton, 50 ft. 2.00
Braided, 50 ft. 2.90
Sash Cord 4.00

COFFEE ROASTED

Bulk
Rio 15 1/2
Santos 18@23
Maracaibo 24
Mexican 25
Guatemala 26
Java and Mocha 39
Bogota 26
Peaberry 24
Package
Liberty 17 1/2
Reno 22
Nedrow 27
Quaker 29
Royal Club 28
Morton House 36
White House 35

McLaughlin's XXXX
McLaughlin's XXXX package
coffee is sold to retailers
only. Mail all orders
direct to W. F. McLaughlin
& Co., Chicago.
Coffee Extracts
N. Y., per 100 11
Frank's 250 packages 14.50
Hummel's 50 1 lb. 09 1/2

CONDENSED MILK

Eagle, 4 doz. 9.50
Leader, 4 doz. 6.50
Hebe, Tall, 4 doz. 4.00
Hebe, Baby, 8 doz. 3.90
Caroline, Tall, 4 doz. 3.80
Caroline, baby 3.70

MILK COMPOUND

Hebe, Tall, 4 doz. 4.00
Hebe, Baby, 8 doz. 3.90
Caroline, Tall, 4 doz. 3.80
Caroline, baby 3.70
Carnation, Tall, 4 doz. 5.00
Carnation, Baby, 8 doz. 4.80
Every Day, Tall 5.00
Every Day, Baby 3.70
Goshen, Tall 4.95
Goshen, Gallon 4.50



Oatman's, tall 5.00
Oatman's baby 4.75
Pet, Tall 5.00
Pet, Baby 3.65
Silver Cow, Tall 5.00
Silver Cow, Baby 5.00
Van Camp, Baby 3.70
White House, Tall 4.75
White House, Baby 4.50

CIGARS

Worden Grocer Co. Brands
Harvester Line.
Kiddies, 100s 37.50
Record Breakers, 50s 75.00
Delmonico, 50s 75.00
Panatella, 50s 95.00
Favorita Club, 50s 95.00
Epicure, 50s 95.00
Waldorfs, 50s 110.00

The La Azora Line.
Agreements, 50s 58.00
Washington, 50s 75.00
Biltmore, 50s, wood 95.00

Sanchez & Haya Line
Clear Havana Cigars made
in Tampa, Fla.
Specials, 50s 75.00
Diplomatics, 50s 95.00
Bishops, 50s 115.00
Reina Fina (tin) 50s 115.00
Rosa, 50s 125.00
Victoria Tins 115.00
National, 50s 180.00
Original Queens, 50s 150.00
Worden Special, 25s 185.00

Webster Cigar Co.
Plaza, 50s, Wood 95.00
Coronado, 50s, Tin 95.00
Belmont, 50s, Wood 110.00
Tiffany, 50s, Wood 125.00
St. Reges, 50s, Wood 125.00
Vanderbilt, 25s, Wd 140.00
Ambassador, 25s, W 170.00

Garcia & Vega-Clear
Havana
New Panatella, 100s 37.50
Ignacia Haya
Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicades, 50s 115.00
Primeros, 50s 140.00
Queens, 25s 180.00
Perfecto, 25s 185.00

Starlight Bros.
La Rose De Paris Line
Coquettes, 50s 65.00
Caballeros, 50s 70.00
Rouse, 50s 115.00
Peninsular Club, 25s 150.00
Chicos, 25s 150.00
Palmas, 25s 175.00
Perfectos, 25s 195.00

Rosenthals Bros.
R. B. Londres, 50s, 68.00
Tissue Wrapped 68.00
R. B. Invincible, 50s, 75.00
Foil Wrapped 75.00
Union Made Brands
El Overture, 50s, foil 75.00
Ology, 50s 60.00

Manilla 10c
La Yebana, 25s 70.00
Our Nickel Brands
New Currency, 100s 37.50
Lioba, 100s 35.00
Eventual, 50s 35.00

Cheroots
Old Virginia, 100s 23.50
Stogies
Home Run, 50, Tin 18.50
Havana Gem, 100 wd 26.00

CIGARETTES.
One Eleven, 20, Plain 6.00
Beechnut, 20, Plain 6.00
Home Run, 20, Plain 6.00
Yankee Girl, 20, Plain 6.00
Sunshine, 20, Plain 6.00
Nebo, 20, Plain 7.00
Camels, 20, Plain 7.00
Relu, 20, Plain 7.80
Lucky Strike, 10 & 20 7.75
Sweet Caporal, 20, 7.75
Windsor Castle, 20 8.00
Chesterfield, 10 & 20, 8.00
Piedmont, 10 & 20, Pl. 8.00
Spur, 20, Plain 8.00
Sweet Tips, 20, Plain 8.00
Idle Hour, 20, Plain 8.00
Omar, 20, Plain 10.00
Falks Havana, 20, Pl. 9.75
Rich'm'd S Cut, 20, pl. 10.00
Rich'm'd 1 Cut, 20 ck. 10.00
Fatima, 20, Plain 10.00
Helmar, 20, Plain 10.50
English Ovals, 20 Pl. 10.50
Turkish Trop., 10 ck. 11.50
London Life, 10, cork 11.50
Helmar, 10, Plain 11.50
Herbert Tarryton, 20 12.25
Egyptian Str., 10 ck. 12.00
Murad, 20, Plain 15.50
Murad, 10, Plain 16.00
Murad, 10, cork or pl. 16.00
Murad, 20, cork or pl. 16.00
Luxury 10, cork 16.00
Melachino, No. 9, 10, 16.00
Melachino, No. 9, 20, 16.50
Melachino, No. 9, 20, St 16.50
Natural, 10 and 20 16.00
Markaroff, No. 15, 10, 16.00
cork 16.00
Pall Mall Rd., 20, pl. 17.00
Benson & Hedges, 10 20.00
Kameses, 10, Plain 17.50
Milo Violet 10, Gold 20.00
Deities, 10 21.00
Condex, 10 22.00
Philips Morris, 10 20.00
Brening Orrin, 10, Pl. 28.00
Ambassador, 10 28.00
Old 76, 10 or 50 37.50
Benson & Hedges
Tuberettes 55.00

CIGARETTE PAPERS.
Riz La Croix, Wh., dz. 90
Riz La Wheat Br., 100 7.50
Riz Tam Tam, per 100 6.80
Zig Zag, per 100 7.25

TOBACCO-FINE CUT.
Liggett & Myers Brands
Hiawatha, 10c, doz. 96
Hiawatha, 16 oz., dz. 12.00
Red Bell, 10c, doz. 96
Red Bell, 35c, doz. 3.50
Red Bell, 75c Pails dz. 7.40
Dan Patch, 16 oz., dz. 96
Sterling, 10c, doz. 96
Sweet Burley, 10c, dz. 96
Sweet Burley, 45c foll 4.25
Swt. Burley, 95c Dru. 9.45
Sweet Cuba, 10c, dz. 96
Sweet Cuba, 45c, doz. 4.25
Sweet Cuba, 95c Fall 9.45
Sweet Orange, 10c, dz. 96

Scotten Dillon & Co. Brand
Dan Patch, 10c, doz. 96
Dan Patch, 16 oz., dz. 7.70
Ojibwa, 10c, doz. 96
Ojibwa, 8 oz., doz. 4.25
Ojibwa, 95c, doz. 9.45
Ojibwa, 90c, doz. 9.00
Sweet Mist, 10c, doz. 96
Uncle Daniel, 10c, dz. 96
Uncle Daniel, 16 oz. 10.20

Liggett & Myers Brands.
Clipper, per plug 40
Chops, 10c, doz. 96
Drummond Nat. L. 15c 1.44
Honey Dip Twist, 10c 96
Granger Twist, 10c, dz. 96
Horse Shoe, per plug 74
J. T. Bright, per plug 64
J. T. Smooth, plug 32
J. T. R. and R., plug 24
King Pin, per plug 32
King Pin, 10c cuts, ea. 38
Masterpiece, per plug 41
Picnic Twist, 10c, doz. 96
Pure Grape, 10c, doz. 96
Star, per plug 74
Uncle Sam, 32 10c cut 2.56
Burley Tobacco Co. Brand
Kismet, per lb. 1.28
Bracer, per plug 38

Scotton, Dillon & Co.
Brands.
Cream De Menth, 10c 96
Peachey, per plug 64
Stronghold, per plug 64
Yankee Girl, per plug 56

P. Lorillard Brands.
Climax, 10c tins, doz. 96
Climax Smooth, plug 72
Climax Thick, per plug 72
Red Cross, 10c cuts. 96
Red Cross, per plug 48

R. J. Reynolds Tobacco Co.
Brands.
Apple, 5 lb., Butt, lb. 80
Caramel Twist, per lb. 88
Gravelly Super, 10c 96
Humburg, per lb. 1.40
Liberty Bell, per lb. 73
Maritana, 15c Foil, dz. 1.44
Mickey Twist, per lb. 81

John J. Bagley & Co.
Brands.
Maple Dip, per plug 50

SMOKING TOBACCO.
American Tobacco Co.
Brands.
Banner, L. C., 10c, dz. 96
Banner, L. C., 40c, dz. 3.84
Blue Boar, 25c Foil 2.28
Blue Boar, 30c Vac tin 2.76
Bob White, gran., 10c 96
Bull Durham, 10c, dz. 96
Drum, Gran., 10c, dz. 48
Drum, Gran., 10c, dz. 96
Five Bros., 10c, doz. 96
Giant, L. C., 10c, dz. 96
Giant, L. C., 30c, dz. 2.88
Giant, L. C., Pails, dz. 6.84
Garlick, 30c Foil, dz. 2.70
Imperial Cube Cut, 30c 2.88
Lucky Strike, R. Cut 1.63
Myrtle Navy Plug Cut 96
Myrtle Navy, 15c Pl. 1.44
Navy, G. & A., 10c 96
Navy, G. & A., 5c 48
Nigger Hair, 10c, doz. 96
Nigger Hair, Pails, dz. 4.40
Nigger Head, P. C. 10c 96
Old English, C. C. 16c 1.60
Peerless, L. C., 10c. 96
Peerless, L. C., 35c dz. 2.36
Peerless, L. C. Pails 7.44
Rob Roy, L. C., 10c 96
Rob Roy, L. C., 40c 2.84
Rob

Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, dz 96
Velvet Cut Plug, 10c 96
Velvet Cut Plug, tins 1 63
Velvet Cut Plug, 8 oz. 7 25
Velvet Cut Pl., 16 oz. 14 50
Velvet, C. Pl., 16 oz. 16 00
Yum Yum, 10c, doz. 96
Yum Yum, 70c pails 6 80

P. Lorillard's Brands.
Beechnut Scrap, doz. 96
Buzz, L. C., 10c, doz. 96
Buzz, L. C., 35c, doz. 3 30
Buzz, L. C., 80c, doz. 7 90
Chips, P. C., 10c, doz. 96
Honest Scrap, doz. 96
Stag, Cut P., 10c, doz. 96
Union Leader, 10c tin 96
Union Leader, 50c tin 4 80
Union Leader, 1c tin 9 60
Union Leader, 10c, dz. 1 44
War Path, 35c, doz. 3 35

Scotten Dillon Co. Brands
Dan Patch, 10c, doz. 96
Dillon's Mixture, 10c 96
G. O. P., 35c, doz. 3 35
G. O. P., 10c, doz. 96
Loredo, 10c, doz. 96
Peachy, Do. Cut, 10c 96
Peachy Scrap, 10c, doz. 96
Peninsular, 10c, doz. 96
Peninsular, 8 oz., dz. 3 35
Reel Cut Plug, 10c, doz. 96
Union Workman Scrap, 10c, doz. 96
Way Up, 10c, doz. 96
Way Up, 8 oz. doz. 3 35
Way Up, 16 oz., doz. 7 10
Way Up, 16 oz. pails 7 60
Yankee Girl Scrap, 10c 96

Pinkerton Tobacco Co. Brands.
American Star, 10c, dz 96
Big 9, Clip, 10c, doz. 96
Buck Shoe Scrap, 10c 96
Pinkerton, 30c, doz. 2 40
Pinch Hit Scrap, 10c 96
Red Man Scrap, 10c 96
Red Horse Scrap, 10c 96

Independent Snuff Co. Brands.
New Factory, 5c, doz. 48
New Factory Pails, dz 7 60

Schmidt Bros. Brands
Eight Bros., 10c, doz. 96
Eight Bros., Pails, dz 9 60

R. J. Reynolds Tobacco Co. Brands.
George Washington, 10c, doz. 96
Old Rover, 10c, doz. 96
Our Advertiser, 10c, 96
Prince Albert, 10c, dz. 96
Prince Albert, 17c, dz. 1 63
Prince Albert, 8 oz. tins, without pipes - 7 20
Prince Albert, 8 oz. and Pipes, doz. - 9 36
Prince Albert, 16 oz. 13 92
Stud, Gran. 5c, doz. 48
Whale, 16 oz., doz. - 4 80

Block Bros. Tobacco Co. Mail Pouch, 10c, doz. 96

Falk Tobacco Co. Brands.
American Mixture, 35c 3 30
Arcadia Mixture, 25c 2 40
Champagne Sparklets, 30c, doz. 2 70
Champagne Sparklets, 90c, doz. 8 10
Personal Mixture 6 60
Perique, 25c, per doz. 2 25
Serene Mixture, 16c dz 1 60
Serene Mixture, 8 oz. 7 60
Serene Mixture, 16 oz. 14 70
Tareyton London Mixture, 50c, doz. 4 00
Vintage Blend, 25c dz. 2 30
Vintage Blend, 80 tins 7 50
Vintage Blend, \$1.55 tins, doz. 14 70

Superba Tobacco Co. Brands.
Sammy Boy Scrap, dz 96
Cigar Clippings
Havana Blossom, 10c 96
Havana Blossom, 40c 3 95
Knickerbocker, 6 oz. 3 00
Lieberman, 10c, doz. 96
W. O. W., 6 oz., doz. 3 00
Royal Major, 10c, doz. 96
Royal Major, 6 oz., dz. 3 00
Royal Major, 14 oz. dz. 7 20

Larus & Bro. Co.'s Brands.
Edgeworth Ready Rubbed, 17c Tins 1 62
Edgeworth Ready Rubbed, 8 oz. tins, doz. 7 00
Edgeworth Ready Rubbed, 16 oz. tins, dz. 14 50
Edgeworth Sliced Plug, 1c tins, doz. 1 62
Edgeworth Sliced Plug, 35c tins, doz. 3 55

Weyman Bruton Co.'s Brands.
Central Union, 15c, dz. 1 44
Shag, 15c Tins, doz. 1 44
Shag, 15c Papers, doz. 1 44
Dill's Best, 16c, doz. 1 54
Dill's Best Gran., 16c 1 54
Dill's Best, 17c Tins 1 62

Snuff.
Copenhagen, 10c, roll 64
Seal Blandening, 10c 64
Seal Göteborg, 10c, roll 64
Seal Swe. Rapee, 10c 64
Seal Norkopping, 10c 64
Seal Norkopping, 1 lb. 85

CONFECTIONERY
Stick Candy
Standard 16
Jumbo Wrapped 18
Pure Sugar Stick, 600's 4 20

Mixed Candy
Kindergarten 21
Leader 16
Century Creams 20
X. L. O. 14
French Creams 17
Cameo 21
Fancy Mix 20

Fancy Chocolates.
Bittersweets, Ass'ted 1 90
Choc Marshmallow Dp 2 00
Milk Chocolate A. A. 2 00
Nibble Sticks 1 45
Primrose Choc. 1 75
No. 12 Choc. 2 00
Chocolate Nut Rolls 2 00

Gum Drops.
Anise 20
Raspberry 20
Gingers 12
Orange Jellies 20
Butterscotch Jellies 21
Favorite 22

Lozenges.
A. A. Pep. Lozenges 18
A. A. Pink Lozenges 18
A. A. Choc. Lozenges 18
Motto Hearts 22
Malted Milk Lozenges 22

Hard Goods.
Lemon Drops 19
O. F. Horehound Dps 19
Anise Squares 19
Peanut Squares 19
Horehound Tablets 20

Pop Corn Goods.
Cracker Jack, Prize 5 95
Checkers Prize 5 95
Balloons Pop Corn, 50s 1 90

Cough Drops
Menthol Horehound 1 30
Smith Bros. 1 50

CRISCO
36s, 24s and 12s. 19
Five cases 18 1/2
Ten cases 18
Twenty-five cases 17 1/2
6s and 4s. 18 1/2
Less than 5 cases 17 1/2
Five cases 17 1/2
Ten cases 17 1/2
25 cases 17

COUPON BOOKS
50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1,000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR
6 lb. boxes 45

DRIED FRUITS
Apples
Evap'd Choice, blk. 17 1/2
Apricots
Evaporated, Choice 27
Evaporated, Fancy 28
Evaporated, Slab 24

Citron
10 lb. box 38
Currants
Package, 14 oz. 18
Boxes, Bulk, per lb. 17

Peaches
Evap. Choice, Unpeeled 15
Evap. Fancy, Unpeeled 17
Evap. Fancy, Peeled 19
Pel
Lemon, American 27
Orange, American 28

Raisins
Seeded, bulk 17
Seeded, 1 lb. pkg. 18 1/2
Seedless, bulk 20
Seedless, 1 lb. pkg. 24

California Prunes
80-90 25 lb. boxes 10
70-80 25 lb. boxes 11
60-70 25 lb. boxes 13
50-60 25 lb. boxes 14
40-50 25 lb. boxes 16
30-40 25 lb. boxes 19

FARINACEOUS GOODS

Beans
Med. Hand Picked 05 1/2
Cal. Limas 08
Brown, Holland 06

Farina
25 1 lb. packages 3 20
Bulk, per 100 lbs. 06 1/2

Hominy
Pearl, 100 lb. sack 5 25
Macaroni
Domestic, 10 lb. box 1 00
Domestic, brkn bbls. 08
Golden Age 2 doz. 1 90
Fould's, 2 doz., 8 oz. 1 80

Pearl Barley
Chester 4 75
Peas
Scotch, lb. 06 1/2
Split, lb. 09

Sago
East India 07
Tapoca
Pearl 100 lb. sacks 7
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant 2 70

FISHING TACKLE
Cotton Lines
No. 2, 15 feet 1 15
No. 3, 15 feet 1 60
No. 4, 15 feet 1 80
No. 5, 15 feet 1 95
No. 6, 15 feet 2 10

Linen Lines
Small, per 100 yards 6 65
Medium, per 100 yards 7 25
Large, per 100 yards 9 00
Floata
No. 1 1/2, per gross wd. 5 00
No. 2, per gross, wood 5 50
No. 2 1/2, per gro. wood 7 50

Hooks-Kirby
Size 1-12, per 1,000 1 05
Size 1-0, per 1,000 1 20
Size 2-0, per 1,000 1 45
Size 3-0, per 1,000 1 65
Size 4-0, per 1,000 2 10
Size 5-0, per 1,000 2 45

Sinkers
No. 1, per gross 65
No. 2, per gross 80
No. 3, per gross 90
No. 4, per gross 1 20
No. 5, per gross 1 60
No. 6, per gross 2 00
No. 7, per gross 2 60
No. 8, per gross 3 75
No. 9, per gross 5 20
No. 10, per gross 6 75

FLAVORING EXTRACTS
Jennings
Pure Vanilla 1 90
Turpeneless 1 90
Pure Lemon 1 90

Per Doz.
7 Dram 1 35
1 1/2 Ounce 1 90
2 Ounce 2 75
2 1/2 Ounce 3 25
4 Ounce 5 00
8 Ounce 8 50
7 Dram, Assorted 1 35
1 1/2 Ounce, Assorted 1 90

Van Duzer
Vanilla, Lemon, Almond, Strawberry, Raspberry, Pineapple, Peach, Orange, Peppermint & Wintergreen
1 ounce in cartons 2 00
2 ounce in cartons 3 50
4 ounce in cartons 6 75
8 ounce in cartons 13 20
Pints 26 40
Quarts 51 00
Gallons, each 16 00

FLOUR AND FEED
Valley City Milling Co.
Lily White, 1/2 Paper sack 7 90
Harvest Queen 2 1/2 7 90
Light Loaf Spring Wheat, 2 1/2 8 20
Snow Flake, 2 1/2 7 10
Graham 25 lb per cwt 3 20
Golden Granulated Meal, 25 lbs. per cwt., N 2 30
Rowena Pancake Compound, 5 lb. sack 4 20
Buckwheat Compound, 5 lb. sack 4 20

Watson Higgins Milling Co.
New Perfection, 1/2s. 7 50

Meal
Gr. Grain M. Co.
Boiled 2 25
Golden Granulated 2 45

Wheat
No. 1 Red 1 04
No. 1 White 1 02

Oats
Carlots 41
Less than Carlots 46

Corn
Carlots 56
Less than Carlots 60

Hay
Carlots 19 00
Less than Carlots 22 00

Feed
Street Car Feed 26 00
No. 1 Corn & Oat Pd 26 00
Cracked Corn 26 00
Coarse Corn Meal 26 00

FRUIT JARS

Mason, pts., per gross 8 80
Mason, qts., pr gross 10 10
Mason, 1/2 gal., gross 14 25
Ideal Glass Top, pts. 10 10
Ideal Glass Top, qts. 11 80
Ideal Glass Top, 1/2 gallon 15 90

GELATINE
Cox's 1 doz. large 1 45
Cox's 1 doz. small 90
Jello-O, 3 doz. 3 45
Knox's Sparkling, doz. 2 25
Knox's Acidu'd, doz. 2 85
Minute, 3 doz. 4 05
Nelson's 1 50
Oxford 75
Plymouth Rock, Phos. 1 55
Plymouth Rock, Plain 1 35
Waukesha 1 60

GRANULATED LYE.
Wanders.
Single cases 5 15
2 1/2 cases 5 04
5 1/2 cases 4 95
10 cases 4 87
10 cases, 24 to case 2 60

CHLORINATED LIME.
Single cases, case 4 60
2 1/2 cases, case 4 43
5 1/2 cases, case 4 40
10 cases, case 4 32
1/2 case, 25 cans to case, case 2 35

HIDES AND PELTS
Hides
Green, No. 1 07
Green, No. 2 06
Cured, No. 1 08
Cured, No. 2 07
Calfskin, green, No. 1 11
Calfskin, green, No. 2 09 1/2
Calfskin, cured, No. 1 12 1/2
Calfskin, cured, No. 2 11
Horse, No. 1 2 50
Horse, No. 2 1 50

Pelts
Old Wool 25 00 50
Lambs 10 00 25
Shearlings 10 00 25

Tallow
Prime 04
No. 1 03 1/2
No. 2 03

Wool
Unwashed, medium 15 00 16
Unwashed, rejects 01 10
Fine 01 16

RAW FURS.
Skunk.
No. 1 black 3 50
No. 2 short stripe 2 25
No. 3 narrow stripe 1 25
No. 4 broad stripe 60

Mink.
No. 1 large 9 00
No. 1 medium 6 50
No. 1 small 4 00

Raccoon.
No. 1 large 5 00
No. 1 medium 3 50
No. 1 small 2 50

Muskat.
Winter 1 75
Fall 1 25
Kitts 10

HORSE RADISH
Per doz., 7 oz. 1 40

JELLY AND PRESERVES
Pure, 30 lb. pails 2 50
Pure, 7 oz. Asst., doz. 1 35
Pure, 15 oz. Asst., doz. 2 00
Buckeye, 22 oz., 2 doz. 4 25
O. B., 15 oz., per doz. 2 75

JELLY GLASSES
8 oz., per doz. 44

MATCHES.
Blue Ribbon, 144 box. 7 55
Searchlight, 144 box. 8 00
Safe Home, 100 boxes 5 80
Old Pal, 144 boxes 8 00
Domino, 720, 1c boxes 5 50
Red Stick, 720 lb. bxs 5 50
Red Stick, 144 bxs 6 00

Safety Matches.
Red Top, 5 gro. case 5 75
Sociable, per gro. 1 00

MINCE MEAT.
None Such, 3 doz. 5 35
Quaker, 3 doz. case 4 00
Guthies, 3 doz. case 4 00
Libby Kegs, Wet, lb. 25

MOLASSES.
New Orleans
Fancy Open Kettle 60
Choice 48
Good 36
Fair 30
Stock 25

Molasses in Cans.
Red Hen, 24, 2 lb. 2 60
Red Hen, 24, 2 1/2 lb. 3 25
Red Hen, 12, 5 lb. 3 00
Red Hen, 6, 10 lb. 2 90
Ginger Cake, 24, 2 lb. 3 00
Ginger Cake, 24, 2 1/2 lb. 4 00
Ginger Cake, 12, 5 lb. 3 75
Ginger Cake, 6, 10 lb. 3 50
O. & L. Spec., 24, 2 1/2 lb. 5 50
O. & L. Spec., 12, 5 lb. 5 25
O. & L. Spec., 6, 10 lb. 5 00
Duffs, 24, 2 1/2 Screw C. 5 35
Duffs, 6, 2 lb. Wh. L. 6 60
Dove, 24, 2 1/2 lb. Blue L. 4 70
Dove, 6, 10 lb. Blue L. 4 45
Palmetto, 24, 2 1/2 lb. 4 50

NUTS.

Whole
Almonds, Drakes 20
L. X. L., s. s. 30
Brazil, med. washed 15
Brazil, large washed 17
Fancy mixed 21
Filberts, Sicily 16
Filberts, Naples 16
Peanuts, Virginia raw 09 1/2
Peanuts, Vir. roasted 12
Pecans, 3 star 22
Pecans, Jumbo 20
Walnuts, Manchurian 27
Walnuts, Sorento 35

Salted Peanuts
Fancy, No. 1 10
Jumbo 21

Shelled
Almonds 50
Peanuts, Spanish, 125 lb. bags 08 3/4
Filberts 50
Pecans 95
Walnuts 88

OLIVES.
Bulk, 2 gal. keg 2 80
Bulk, 3 gal. keg 4 25
Bulk, 5 gal. keg 5 60
Quart Jars, doz. 4 75
Pint Jars, doz. 3 25
4 1/2 oz. Jar, plain, dz. 1 40
5 1/2 oz. Jar, pl., doz. 1 60
10 oz. Jar, plain, doz. 2 35
16 1/2 oz. Jar, Pl. doz. 3 50
3 1/2 oz. Jar., stuffed 1 45
6 1/2 oz. Jar. Stu., doz. 2 40
9 oz. Jar. Stuffed, doz. 4 00

PEANUT BUTTER.
Bel Car-Mo Brand

8 oz., 2 doz. in case 2 50
24 1 lb. pails 4 25
12 2 lb. pails 4 00
5 lb. pails, 6 in crate 4 50
25 lb. pails 13
50 lb. tins 12 1/2

PETROLEUM PRODUCTS
Perfection Kerosene 12 7
Red Crown Gasoline 21 4
Tank Wagon 23 5
Gas Machine Gasoline 23 5
V. M. & P. Naphtha 23 5
Capitol Cylinder 45 5
Atlantic Red Engine 25 5
Winter Black 16

Polarine
Polarine, Iron Bbls. 54 5
Pinol, 4 oz. cans, doz. 1 65
Pinol, 8 oz. cans, doz. 2 25
Parowax, 100, 1 lb. 8 3
Parowax, 40, 1 lb. 8 5
Parowax, 20, 1 lb. 8 7

PICKLES
Medium Sour
Barrel, 1,200 count 17 50
Half bbls., 1,300 count 17 50
5 gallon kegs 3 00 5 50

Sweet Small
Barrels 22 50 32 00
Half barrels 11 25
5 gallon kegs 11 25

Dill Pickles.
1200 Size, bbls. 14 50
1800 Size, bbls. 17 50
2400 Size, bbls. 19 50

PIPES
Cob, 3 doz. in bx 1 00 1 20

PLAYING CARDS
No. 90 Steamboat 2 75
No. 808, Bicycle 4 50
Pickett 3 50
Congress 6 00

POTASH
Babbitt's 2 doz. 2 75

FRESH MEATS.
Beef
Top Steers and Heifers 13
Good Steers and Heifers 12
Med. Steers & Heifers 10
Com. Steers & Heifers 08

Cows.
Top 10
Good 09
Medium 08
Common 05

Veal.
Top 13
Good 12
Medium 10

Lamb.

Good 22
Medium 20
Poor 16

Mutton.
Good 10
Medium 09
Poor 07

Heavy hogs 08
Medium hogs 10
Light hogs 10
Sows and stags 8
Loins 17
Butts 16
Shoulders 13
Hams 16
Spareribs 16
Neck bones 05

PROVISIONS
Barreled Pork
Clear Back 23 00 24 00
Short Cut Clear 22 00 23 00
Clear Family 27 00 28 00

Dry Salt Meats
S P Bellies 16 00 19 00

Lard
80 lb. tubs advance 1/4
Pure in tierces 11 @ 11 1/4
Compound Lard 11 @ 11 1/4
69 lb. tubs advance 1/2
50 lb. tubs advance 1/4
20 lb. pails advance 1/4
10 lb. pails advance 1/4
5 lb. pails advance 1
3 lb. pails advance 1

Sausages
Bologna 12
Liver 12
Frankfort 16
Pork 18 20
Veal 11
Tongue 11
Headcheese 14

Smoked Meats
Hams, 14-16 lb. 22 @ 25
Hams, 16-18 lb. 22 @ 25
Ham, dried beef sets 38 @ 39
California Hams 13 @ 14
Picnic Boiled Hams 30 @ 32
Boiled Hams 36 @ 38
Minced Hams 14 @ 15
Bacon 20 @ 35

Beef
Boneless 24 00 26 00
Rump, new 25 00 26 00

Mince Meat
Condensed No. 1 car. 2 00
Condensed Bakers brick 31
Moist in glass 8 00

Pig's Feet
1/4 bbls. 2 15
1/2 bbls. 35 lbs. 3 75
3/4 bbls. 7 00
1 bbl. 14 15

Tripe
Kits, 15 lbs. 90
1/4 bbls., 40 lbs. 1 60
3/4 bbls., 80 lbs. 3 00

Casings
Hogs, per lb. @ 65
Beef, round set 22 @ 24
Beef, middles, set 50 @ 60
Sheep, a skein 1 75 @ 2 00

Uncolored Oleomargarine
Solid Dairy 24 @ 26
Country Rolls 24 @ 26

RICE
Fancy Head 08
Blue Rose 06 1/2
Broken 04

ROLLED OATS
Steel Cut, 100 lb. sks. 3 25
Monarch, 90 lb. sacks 2 65
Corns, 90 lb. sack 2 65
Quaker, 18 Regular 2 05
Quaker, 12s Family 2 95
Mothers, 20s, family 6 10
Silver Flake, 18 Reg. 1 45
Silver Flake, 10 Fam. 1 85

SALAD DRESSING
Columbia, 1/2 pints 2 25
Columbia, 1 pint 4 00
Durkee's large, 1 doz. 6 60
Durkee's med., 2 doz. 7 10
Durkee's Picnic, 2 dz. 3 25
Snider's large, 1 doz. 3 50
Snider's small, 2 doz. 2 35

SALERATUS
Arm and Hammer 3 75

SAL SODA
Granulated, bbls. 2 25
Granulated, 100 lbs cs 2 50
Granulated, 36 2 1/2 lb. packages 2 75

COD FISH.
Middles

SALT	
Med. No. 1, Bbls.	2 70
Med. No. 1, 100 lb. bg	90
Farmer Spec., 70 lb.	92
Packers, 50 lb.	56
Blocks, 50 lb.	52
Butter Salt, 280 lb bbl.	4 52
Baker Salt, 280 lb. bbl.	4 25
100, 3 lb. Table	6 30
60, 5 lb. Table	5 80
30, 10 lb. Table	5 55
28 lb. bags, butter ..	50



Per case, 24 2 lbs.	2 40
Five case lots	2 30

SEEDS.	
Anise	23
Caraway	14
Canary, Smyrna	09
Cardamon, Malabar 1	20
Celery	24
Hemp, Russian	08 1/2
Mixed Bird	13 1/2
Mustard, yellow	12
Poppy	18
Rape	14
Durkee's Bird, doz.	1 20
French's Bird, per dz. 1	40

SHOE BLACKENING.	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz. 1	35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	85

STOVE POLISH.	
Blackline, per doz.	1 35
Black Silk Liquid, dz. 1	40
Black Silk Paste, doz. 1	25
Enamaline Paste, doz. 1	35
Enamaline Liquid, dz. 1	35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 35
Rising Sun, per doz.	1 35
654 Stove Enamel, dz. 2	85
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz. 1	35
Stovoil, per doz.	3 00

SOAP.	
Am. Family, 100 box 6	00
Export, 120 box	4 95
Flake White, 100 box 5	70
Fels Naptha, 100 box 6	15
Grdma White Nap. 100s	5 80
Kirk White Nap. 100s	5 80
Rub No More White	
Naptha, 100 box	6 00
Sunny Monday, 100 bx	5 35
Swift Classic, 100 box	5 70
Swift Pride, 100 box	5 40
20 Mule Borax, 100 bx	7 55
Wool, 100 box	7 50
Fairy, 100 box	5 60
Jap Rose, 100 box	8 10
Palm Olive, 144 box 11	25
Lava, 100 box	5 65
Pummo, 100 box	5 80
Sweetheart, 100 box ..	5 70
Grandpa Tar, 50 sm. 4	10
Grand Pa Tar, 50 Lge 4	10
Fairbank Tar	4 45
Trillby, 100, 12c	8 50
Williams Barber Bar, 95	50
Williams Mug, per doz. 48	

Proctor & Gamble.	
5 box lots, assorted	
Ivory, 100 6 oz.	7 00
Ivory Soap Flks., 100s	8 50
Ivory Soap Flks., 50s	4 35
Lenox, 140 cakes	5 50
P. & G. White Naptha	5 75
Star, 100 No. 11 cakes	5 75
Star Nap. Pwdr., 100s	3 90
Star Nap. Pwdr., 24s ..	5 75
Tradesman Brand.	
Black Hawk, one box 4	50
Black Hawk, five bxs 4	25
Black Hawk, ten bxs 4	00

Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.

WASHING POWDERS.	
Bon Ami Pd, 3 dz. bx 3	75
Bon Ami Cake, 3 dz.	3 25
Chumline, 4 doz.	20
Grandma, 100, 5c	3 90
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 12 Large ..	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun, 4 dz. 3	70
Luster Box, 54	3 75
Miracle Cm, 4 oz. 3 dz. 4	00
Miracle C., 16 oz., 1 dz. 4	00
Old Dutch Clean, 4 dz. 4	75
Queen Ann, 60 oz.	2 10
Rinso, 100 oz.	6 40
Rub No More, 100, 10	
oz.	4 00
Rub No More, 100, 14	
oz.	5 75
Rub No More, 18 Lg. 4	50
Spotless Cleanser, 48,	
20 oz.	4 00
Sani Flush, 1 doz.	2 25

Sapolo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz. 3	90
Snowboy, 24 Large	5 60
Snowboy Large 1 free 5	
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	5 50

CLEANSERS.

KITCHEN KLENZER



80 can cases, \$4.80 per case

SPICES.	
Whole Spices.	
Allspice, Jamaica	@12
Cloves, Zanzibar	@42
Cassia, Canton	@16
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochon	@22
Mace, Penang	@70
Mixed, No. 1	@24
Mixed, 5c pkg., doz.	@45
Nutmegs, 70-80	@40
Nutmegs, 105-110	@38
Pepper, Black	@15

Pure Ground in Bulk	
Allspice, Jamaica	@17
Cloves, Zanzibar	@48
Cassia, Canton	@25
Ginger, African	@22
Mustard	@28
Mace, Penang	@75
Nutmegs	@32
Pepper, Black	@20
Pepper, White	@32
Pepper, Cayenne	@32
Paprika, Spanish	@42

Seasoning	
Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponely, 3 1/2 oz.	3 25
Kitchen Bouquet	3 25
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2 1/2 oz.	90

STARCH	
Corn	
Kingsford, 40 lbs.	11 1/4
Powdered, bags	02 1/2
Argo, 48 1 lb. pkgs.	3 75
Cream, 48-1	4 80
Quaker, 40 1	6

Maple Flavor.	
Karo, 1½ lb., 1 doz.	3 95
Karo, 5 lb., 1 doz.	6 15
Maple and Cane	
Kanuck, per gal.	1 50
Sugar Bird, 2½ lb.,	
2 doz.	12 00
Sugar Bird, 8 oz., 4	
doz.	13 00

SYRUPS	
Corn	
Barrels	70
Half Barrels	76
Blue Karo, No. 1 1/2, 2	
doz.	1 93
Blue Karo, No. 5, 1 dz 2	70
Blue Karo, No. 10, 1	
1/2 doz.	2 50
Red Karo, No. 1 1/2, 2	
doz.	2 23
Red Karo, No. 5, 1 dz 3	10
Red Karo, No. 10, 1/2	
doz.	2 90

Maple Flavor.	
Karo, 1 1/2 lb., 2 doz.	3 95
Karo, 5 lb., 1 doz.	6 15

Maple and Cane

Kanuck, per gal. 1 50

Sugar Bird, 2 1/2 lb., 2

doz. 12 00

Sugar Bird, 8 oz., 4

doz. 13 00

Maple.

Johnson Purity, Gal. 2

Johnson Purity, 2

doz., 2 1/2 lb. 17 50

Johnson Purity, 4

doz., 18 oz. 18 50

Sugar.

Domino, 24, 2 lb. 6 50

Bbls., bulk, per gal. 40

TABLE SAUCES.

Lea & Perrin, large. 6 60

Lea & Perrin, small. 3 75

Pepper

Royal Mint

Tobasco

2 40

3 75

Sho You, 9 oz., doz. 2	70
A-1, large	5 75
A-1, small	3 60
Capers	1 80

TEA.

Japan.	
Medium	30@35
Choice	39@43
Fancy	54@57
No. 1 Nibbs	58
1 lb. pkg. Siftings	14

Gunpowder	
Choice	28
Fancy	38@40

Ceylon	
Pekoe, medium	33
Melrose, fancy	56

English Breakfast	
Congou, Medium	28
Congou, Choice	35@36
Congou, Fancy	42@43

Oolong	
Medium	36
Choice	45
Fancy	55

TWINE	
Cotton, 3 ply cone	33
Cotton, 3 ply balls	33
Wool, 6 ply	18

VINEGAR	
Cider, Benton Harbor 30	
White Wine, 40 grain 17	
White Wine, 80 grain 23	
White Wine, 100 grain 25	

Oakland Vinegar & Pickle	
Co.'s Brands.	
Oakland Apple Cider	30
Blue Ribbon Corn	22
Oakland White Pickling	20
Packages no charge.	

WICKING	
No. 0, per gross	60
No. 1, per gross	85
No. 2, per gross	1 10
No. 3, per gross	1 85
Peerless Rolls, per doz. 45	
Rochester, No. 2, doz. 50	
Rochester, No. 3, doz. 2	00
Rayo, per doz.	90

WOODENWARE	
Baskets	
Bushels, narrow band,	
wire handles	1 75
Bushels, narrow band,	
wood handles	1 85
Bushels, wide band	1 90
Market, drop handle	80
Market, single handle ..	1 35
Market, extra	9 00
Splint, large, No. 2, doz. 8	50
Splint, medium	8 50
Splint, small	7 00

Churns	
Barrel, 5 gal., each	2 40
Barrel, 10 gal., each	2 55
3 to 6 gal., per gal.	16

Egg Cases	
No. 1, Star Carrier	5 00
No. 2, Star Carrier	10 00
No. 1, Star Egg Trays	4 50
No. 2, Star Egg Tray	9 00

Mop Sticks	
Trojan spring	2 00
Eclipse patent spring 2	00
No. 2, pat. brush hold 2	00
Ideal, No. 7	1 90
20 oz cotton mop heads 3	60
Trojan spring	2 00
Eclipse patent spring 2	00

Pails	
10 qt. Galvanized	2 40
12 qt. Galvanized	2 60
14 qt. Galvanized	3 00
12 qt. Flaring Gal. Ir. 6	75
10 qt. Tin Dairy	5 00
12 qt. Tin Dairy	5 50

Traps	
Mouse, wood, 4 holes	60
Mouse, wood, 6 holes	70
Mouse, tin, 5 holes	65
Rat, wood	1 00
Rat, spring	1 00
Mouse, spring	30

Tubs	
Large Galvanized	8 50
Medium Galvanized	7 00
Small Galvanized	6 50

Washboards	
Banner Globe	5 75
Brass, Single	6 75
Glass, Single	7 00
Double Peerless	8 25
Single Peerless	7 50
Northern Queen	6 25
Universal	7 50

Window Cleaners	
12 in.	1 65
14 in.	1 85
16 in.	2 30

Wood Bowls	
13 in. Butter	5 00
15 in. Butter	9 00
17 in. Butter	18 00
19 in. Butter	25 00

WRAPPING PAPER	
Fibre, Manila, white	05 1/2
No. 1 Fibre	07 1/2
Butchers Manila	06
Kraft	09

YEAST CAKE	
Magic, 3 doz.	2 70
Sunlight, 3 doz.	2 70
Sunlight, 1 1/2 doz.	1 35
Yeast Foam, 3 doz.	2 70
Yeast Foam, 1 1/2 doz. 1	35

YEAST-COMPRESSED	
Fleischman, per doz.	28

New Calendar Company in the Field.

G. J. Haan, who for the past ten years has been associated with the Grand Rapids Calendar Co. as its Secretary and Treasurer, has severed his connection with this concern and has organized a new company to be known as the Calendar Publishing Co. One of the features of this company

G. J. Haan.

will be the publication of druggists' weather chart calendars. These calendars will be printed for every state, giving state map with key to same and latest Government census; also moon rise and moon set, sunrise and sunset,

moon phases, signs zodiac and much useful information.

Mr. Haan began his business career about forty years ago as errand boy for Eaton & Lyon in the book and stationery business and continued in their employ up to the time that Lyon, Beecher, Kymer & Palmer Co., their successor, discontinued the jobbing branch.

Mr. Haan organized the Grand Rapids Stationery Co., purchasing the wholesale interest of the above company and was its Treasurer and General Manager until it merged into the company from which he has just severed his connection.

Associated with him in the new enterprise will be Hiram R. Gezon, President C. W. Mills Paper Co.; Benjamin Gezon, Secretary C. W. Mills Paper Co.; P. J. Haan, druggist; Erwin L. Haan.

The officers of the new company will be as follows:

President and Manager—G. J. Haan.
Vice-President—Hiram R. Gezon.
Vice-President—Benjamin Gezon.
Secretary—P. J. Haan.
Treasurer—Erwin L. Haan.

The company will also handle a complete line of art calendars and advertising specialties.

The company has purchased a two-story and basement brick building at 1229 Madison avenue, with about 9000 feet floor space and the equipment will be thoroughly modern and up-to-date.

It is the policy of the Calendar Publishing Co. to have sufficient sales force to cover the entire State of Michigan and surrounding territory.

DIAMOND CRYSTAL

The Salt that's all salt.

DIAMOND CRYSTAL SALT CO., ST. CLAIR, MICHIGAN.

Petoskey Merchants Sent Out Santa Claus.

Petoskey, Dec. 20—School children all over Emmet county will remember for years to come that Santa Claus this year made his headquarters in Petoskey. They know this because for the past two weeks this great, sympathetic old chap has been dropping into district schools, unannounced, right in class hours, to entertain the children. Santa carried with him a seemingly inexhaustible supply of candies and nuts and teachers everywhere suspended the regular order that he might dispense them.

Every evening, following these visits of Santa Claus, hundreds of homes in the rural districts were filled with the excited voices of children pouring out their tales of the wonderful event.

The names of the Petoskey merchants who made these realistic visits possible were imprinted on the reverse side of a fine Christmas greeting, plentifully supplied by Santa Claus for the children to take home.

Hundreds of these children are repaying the visit, coming to Petoskey with their parents to meet their friend Santa and to make Christmas purchases.

J. Frank Quinn.

Is Cane or Beet Sugar the Better?

No one short of an expert invari-

ably distinguishes cane from beet sugar and the controversy as to just which, if either, is better will probably continue some time. An interesting test before a public jury was recently staged in a Los Angeles downtown store, by the California sugar men, the outcome of which is significant.

A prize of a 25 pound sack of Southern California sugar was offered to every person who could correctly select six beet samples of sugar from among 12 samples of beet and cane. During the time of the contest, about 3,100 persons attempted to distinguish between the two sugars, and of this number, but three were successful in picking the six beet samples.

The public is being "educated" by the present campaign on the part of the beet industry in Southern California, and a demand is being created, which is already making itself felt throughout this section of California.

There are five big principles ready to help you improve. The value of time; the success of perseverance; the pleasure of working; the dignity of simplicity; the worth of character.



"—and three cans of HEBE"

Your customers will order HEBE in addition to the other things they use regularly. HEBE is a distinctively different product, unlike any other article in your store. Don't confuse it with evaporated milk. If you sell HEBE for just what it is, it won't cut into the sales of anything else, and it will be an added source of profit to you.

HEBE

Nutritious—Economical—Wholesome

HEBE is a "cooking liquid" intended for the economical preparation of cooked and baked foods. It moistens, it shortens, it enriches. HEBE is nationally advertised in women's magazines reaching thirty million readers monthly. This advertising is benefiting you, if you stock HEBE, but it will benefit you more, if you tie up to it with counter and window displays.

Send for a set of window hangers, wall posters, counter cards, and leaflets. Address 4438 Consumers Bldg., Chicago.

THE HEBE COMPANY

Chicago

New York

Seattle

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

Want to hear from a party owning a good general merchandise business or other business for sale. State cash price and particulars. John J. Black, 130 St., Chippewa Falls, Wis. 505

For sale—General Store located at Findley, Michigan. Address Mann Bros., Burr Oak, Mich. 590

For Sale—Stock of groceries and fixtures in Vermontville. Inventory about \$3,500. Will sell or lease building. Reason for selling, poor health. Lock Box 20, Vermontville, Mich. 591

Wanted—Good, used oil or gasoline engine, twenty horse power. Address No. 592, care Michigan Tradesman. 592

For Sale—First-class grocery stock and fixtures, fine location. Anna Hurst, 1508 Francis St., Jackson, Mich. 593

Wanted to Buy—Clothing and furnishing stock, for spot cash. Name lowest price. United Buyers Association, Greenville, Mich. 594

WANTED—Position by an experienced traveling salesman. Northern Michigan preferred, but not necessary. Address No. 595, care Michigan Tradesman. 595

ATTENTION MERCHANTS—When in need of duplicating books, coupon books, or counter pads, drop us a card. We can supply either blank or printed. Prices on application. Tradesman Company, Grand Rapids.

For Sale—To settle an estate, I offer for sale the only grain elevator, lumber and coal yard, with a small stock of lumber, good closed sheds, office equipment, etc., located on leased ground of the Michigan Central railroad, at Onondaga, Michigan. Good farming community and ten miles to any other market. Address Neil Spring, Onondaga, Mich. 577

For Sale—Or trade for stock of dry goods, a two-passenger Cadillac eight closed roadster, cord tires all around, perfect mechanical condition. Address D. C. Levinson, Petoskey, Michigan. 578

Having decided to quit business, will sell cheap my stock of dry goods, shoes, groceries, hardware, and fixtures. Box 103, Sidney, Mich. 579

For Sale—100 acres of land all cleared, well fenced, up-to-date buildings \$135 an acre. Address No. 580, care Michigan Tradesman. 580

Lease Bargain—Twice 99 years, cornering Kerns Hotel, Lansing, 4x20 rods, \$325 monthly. Railway siding rear. Particulars, William Bradford Arnold, Lansing, Mich. 581

I have good improved 320-acre farm I want to trade for general store. Joseph, Boxell, Perham, Minnesota. 584

Sales Executive and Organizer—Wants to meet specialty manufacturer, one having product worthy of National market as yet undeveloped. Address No. 588, care Tradesman. 588

Want To Buy—Store building, small town. William Sweet, Bendon, Mich. 538

Will pay spot cash for small stock men's furnishings or shoes. E. C. Greene Co., 212 E. Main St., Jackson, Mich. 560

REBUILT CASH REGISTER CO., Inc.

Dealers in Cash Registers, Computing Scales, Adding Machines, Typewriters And Other Store and Office Specialties. 122 N. Washington, SAGINAW, Mich. Repairs and Supplies for all makes.

For Sale—Cash registers and store fixtures. Dickry Dick, Muskegon, Michigan. 520

For Sale—Pure, fresh-ground buckwheat flour, in bulk or sacked. Write for prices to Farwell Mills, Farwell, Mich. 561

For Sale—Ice box for meat market. In good condition, with tile front. Size 10x12x11. Ruffi Brothers, Suttons Bay, Mich. 562

ATTENTION—Do you want to reduce or close out your stock, either by red tag or auction sale, or both? For reference, Kalkaska or Traverse City banks. Cornell & Johnson, Kalkaska, Mich. 566

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 595

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 274 East Hancock, Detroit. 566

Bell Phone 596 City Phone 61366

JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

209-210-211 Murray Bldg. GRAND RAPIDS, MICHIGAN

If you are thinking of going into business, selling out, or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

FOR SALE—Only harness shop in live town 1600. Flour mill same town. Twenty-two miles to nearest mill. Reed Realty Co., Carsonville, Mich. 570

1000 letterheads or envelopes \$3.75. Copper Journal, Hancock, Mich. 150

Salesmen—Profitable side line. Carry samples in pocket. Address Copper Journal, Hancock, Mich. 574

For Sale or Rent—Good store building in Fremont. Best location in town. Affords fine opening for ladies and gents furnishing store. John Pikaart, Fremont, Mich. 567

Salesman Wanted

The Calendar Publishing Co.

1229 Madison Ave., S. E.

Grand Rapids, Mich.

Give references, experience and territory desired.

COLEMAN (Brand)

Terpeneless

LEMON

and Pure High Grade

VANILLA EXTRACTS

Made only by

FOOTE & JENKS

Jackson, Mich.

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

THE SAME OLD CLOVEN HOOF.

Our sister city, Indianapolis, is now experiencing the same spirit of duplicity which Grand Rapids faced and surmounted several years ago in dealing with that infamous gang of double crossers known as the National Board of Fire Underwriters, whose record is a stench in the nostrils of decent men everywhere. To the credit of Deacon Ellis, who was then Mayor of Grand Rapids, he brought the ruffians to their knees and forced them to beg for mercy, after disclosing the clandestine efforts they made to evade the definite promises they recorded in the event of Grand Rapids expending several million dollars in order to entitle it to a lower classification. Because the Board is the creature of the stock fire insurance companies it has to resort to criminal tactics to meet the requirements of its masters.

Indianapolis will soon have carried out all the recommendations agreed on by the Board of Safety and representatives of the underwriters a year ago and from which the higher classification was to come. Instead of steps being taken to fulfill its agreement, the National Board has submitted a new set of recommendations, apparently for the purpose of heading off the change in classification.

The new report of the fire underwriters was made from an inspection of the local department made from July 12 to 22, just when the department had been placed under the two-platoon system; when 214 men had been added to the force, and new motor equipment had supplanted all horse-drawn equipment. It includes some of the old recommendations made in a report to the board of safety just a year ago.

At the time the last inspection was being made, many of these old recommendations were then being complied with and work on the others had been started. By the end of the year, practically all the old recommendations will have been complied with.

The city officials indicated that there was a possibility they would take the question of the new classification of the city to the State Insurance Department for a hearing. If a change in classification is made, it will have to go through the State Department.

A number of local men who represent the interests of the insured, who looked over copies of the new report of the underwriters, assert that it is an attempt by the insurance companies to evade giving Indianapolis a higher classification and lower rates after the city had carried out its part of the agreement. They said the city should have insisted that the agreement be filed with the State Insurance Department and made a matter of record.

CHRISTMAS FIRE HAZARDS.

Christmas and its joys should not be allowed to blind men to the ordinary rules of safety for the protection of the home and the lives of the family. And yet at holiday time parents who try to keep their children free from even the possibility of danger will install in the heart of their homes, where it is sure to be the center of attraction for the little ones, the most in-

flammable thing that ever enters it—the ordinary evergreen Christmas tree. While it grows more dry and dangerous in the warm rooms they drape it with cotton for snow, tissue paper loops and tinsel for decorations, stick candles all over it, hang up toys that every child will grab for, and then trust to luck and providence for safety from a hazard that may prove as dangerous and as deadly as a rattlesnake or an open keg of gunpowder. Just to play fair and take his share of the chances pater familias often surrounds himself with pillows, puts on cotton hair and whiskers and makes himself more of a menace than a help in case a fire should start.

And fires do start, thousands of them every holiday season. Firemen look forward to a run of Christmas tree fires just as they did to Fourth of July fires before the Sane Fourth movement put an end to them in many places. Why not a Sane Christmas as well as a Sane Fourth? Why should the children's festival be made the means of destroying hundreds of lives and thousands of homes? Use little electric lights instead of candles, asbestos instead of cotton, non-combustible decorations instead of inflammables, and then watch the tree with the utmost care, especially when the children are around it. It is better to be safe than sorry, especially with the little ones at Christmas time.

No Reason To Change Buying Attitude.

Written for the Tradesman.

It has been rather expected of late the Government report would slightly increase the estimates on the total yield of wheat in the United States for 1921. To offset this, however, farm reserves are showing up even lighter than anticipated. In other words, there has been the most free movement of wheat from the farm to market on this crop of any crop in recent years.

Of course, the effect of this free movement shows up in the visible supply, which, however, is gradually dwindling at the present time. It is not much above the visible supply of a year ago now.

It is hardly to be expected we will have very active markets until after the first of the year, but it appears to be a good time to purchase flour to cover requirements of the next thirty days, as it is doubtful if wheat or flour will go very much lower.

The trade have used good judgment not to purchase heavily for future delivery and there is no reason why they should change their buying attitude. On the other hand, it is an unwise dealer to stay out of the market to such an extent as to make stocks incomplete. The only way to make money in business is to do business. It is a proven fact the dealer who is continually out of this, that and the other will soon be out of business.

So while it is inadvisable to purchase for too distant delivery, it is only good business to purchase in sufficient quantity to properly care for the requirements of your business. As the demand for flour has been light for the past two weeks and the market has had quite a material wash-

out, with a prospect of some reaction after the first of the year, it certainly does appear as though present prices afforded a good safe investment on flour to cover three or four weeks' requirements.

You may see quite an active market later on; say, in the spring months, particularly if the growing crop does not improve materially.

Foreign crops are in reasonably good condition. Argentine prospects are as good as they were last year. So are Australia's. The total may be slightly under for the two countries, but not very much.

We have exported practically all of our surplus of wheat. Europe is now drawing upon Canadian supplies, and while the Argentine crop will soon be on the market—say, within sixty days—the rates from Argentine to Europe are considerably higher than from the United States or Canada to Europe, so Europe can afford to pay a higher price per bushel for our grain. Because of the nearness of the source of supply of United States and Canada to Europe, as compared to South America, it is very probable our stock of surplus wheat, as well as that of Canada, will be all taken by Europe.

Should the winter wheat crop suffer during the winter, coupled together with this present low condition, as stated above, it is possible we might see considerable advance in the price of wheat in the spring. If the crop holds its own, however, and nothing unusual develops, it is going to be very difficult to force prices up very much. Business conditions have not improved to an extent that warrants any material advances. In fact, if statistics were all that were required to advance prices of wheat and flour, they would both be selling much higher than they are, as we produced a small crop this year and a very large portion of our surplus has already been exported. General business conditions throughout the United States, as well as the Old World, have been such that prices have been tending downward rather than upward. However, both wheat and flour are certainly low enough. The farmer cannot afford to produce the grain at the present price he is obtaining for the wheat. This is bound to be a hindrance to further declines on wheat, or corn and oats too for that matter. So with everything taken into consideration, there need be no hesitancy, we believe, in buying to cover requirements up to thirty days. Lloyd E. Smith.

From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 20—Frank Oster, a former resident of the Soo, who left two years ago for Ohio, returned last week, deciding to make the Soo his future home. Mr. Oster has traveled around the country for a place to locate and has decided that the Soo is one of the liveliest towns he has visited. He is looking for a place to open up a first-class restaurant and his many friends are glad to greet him again.

Frank Weston, the well-known lumberman, has spent many weeks investigating an attractive offer from a timber firm operating in Oregon. He has decided that Chippewa county is the place for him and that the Soo looks better to him than it ever did,

after comparing conditions and opportunities with those of the West. He is contemplating engaging in the maple syrup and sugar business on a large scale with Richard C. Hulbert. Plans for the new company have not been announced.

Some kids get what they want, while others get sensible presents.

George Kemp, the well-known coal man, expects to leave about the middle of January for a trip to the Caribbean Sea and South America. He will be accompanied by Captain Frank Fletcher, of Alpena.

George D. Nutting, of Grand Rapids, has been retained as consulting engineer of the village at Mackinac Island, there being a number of municipal improvements contemplated. Included among these will be the paving of Main street. The old buildings around the docks are to be removed and the runway leading to the docks paved. An ornamental fountain is to be placed on the runway and a new band stand and public comfort station will be erected.

After Christmas what? Ask dad. He knows.

Auto lights and not drivers should be lit after dark.

Doctor Rogers, one of our well-known local physicians for many years, has moved to Mt. Clemens, where he expects to locate. He has made many friends here who will regret his departure, but wish him every success.

A communication received this week by Major Binford at the local post, Fort Brady, asks that he prepare an estimate of the cost of erecting a radio station at the Fort. The proposed station would be a saving to the Government through cutting down telegraph tolls and at the same time teaching the army operators.

The hunters seem well pleased with the contemplated movement of the Department of Conservation at Lansing purchasing sixty reindeer for introduction in the Upper Peninsula. It would be great sport to hunt reindeer instead of conforming to the one buck law now in effect.

The magazine just published by the Great Lakes Steamship Co., which operates the Juniata, Octorora and the Tionesta, is giving considerable space to Sault Ste. Marie. Many views of the locks are shown, also a picture of our distinguished fisherman, Pete Vigeant, which should be a great attraction for the tourist trade next season.

John J. Bissonnette, who for some time has been the local agent for the Metropolitan Life Insurance Co., in this city, has been transferred to Negaunee, the change being in the form of a promotion. Mr. Bissonnette will assume charge of the company's interests in Negaunee, where he will act as assistant manager. He will be missed by our city band, having been its drummer for some time.

Those collecting bootlegger income tax, musn't take it out in trade.

Doctor Bishop says exercise will kill all germs. The trouble is to get the little things to exercise.

C. W. Tapert, former special salesman for the Cornwell Company, who resigned last year to enter the University at Ann Arbor, is home for the holidays and is giving the trade the once over.

We need street cars that can detour around autos. William G. Tapert.

Molasses—Jobbing grocers fill in stocks were necessary, but are not anticipating requirements, the general impression among them seeming to be that prices will go lower.

Cheese—The market is firm and higher on most all American shapes. The advance in Plymouth Monday proved beneficial, and local dealers generally look for a slightly advancing market. Supplies are not large.

Grand Rapids

"A good place to live"

What Could You Get Out of Life ANYWHERE That You DON'T Get in Grand Rapids?

What do you think you OUGHT to get out of life?

One of the wisest of the old philosophers, Socrates, said "HOW MUCH THERE IS IN THE WORLD THAT I DO NOT WANT."

Are not a comfortable home, a good, steady job to maintain it, enough to eat and to wear, and amusements for yourself and family ALL that any man gets, no matter where he lives?

The millionaire gets no more. He can't eat more, sleep more, breathe more, or love and be loved more than the humblest workman on his pay-roll.

Isn't it the absolute truth, everything considered, that we, here in Grand Rapids, have everything that the heart can reasonably desire?

No Congestion—Handy to Our Work

We have room to breathe. None of us live so far from the place we work and the center of the town that we can't get there within half an hour. Many of us go home at mid-day to eat a square meal, play a bit, freshen up for the afternoon, and get back to the job before the whistle blows.

Where else, among the industrial cities can you do this?

In most of the industrial centers the plants are from three to ten miles from where a man has to live. The office man or store employee has to live several miles from the center of the town. The street cars are crowded. It's a daily, patience-trying battle to get to and from work.

There may be some advantages in living in the great, metropolitan cities. In New York or Philadelphia—or even in our own Michigan metropolis of Detroit—one has a chance to see more perhaps. There are more skyscrapers, more ferryboats, bigger crowds, more Grand Opera. But along with them there's greater congestion, impossibly high prices for everything and, what we don't have here, much crime. The only thing that's free is the air—and not nearly so much of that as we get in little old Grand Rapids.

No Tenements—A Pervading Spirit of Neighborliness

A man can live for years in a flat or "terrace," or whatever they call the long rows of so-called houses, (we have none of them here) with an entrance from the street in front and another in the rear, and no light and air, or yard or anything, and not get a greeting from his fellow that lives in the same building. There's no spirit of neighborliness in the big cities. People wait to be formally introduced, or else they don't recognize each other.

Here in Grand Rapids we know our neighbors. We don't stand on ceremony. We're Tom and Dick and Bill and Mamie and Jessie and Nell to the folks we meet and mingle with. Like as not we give a "good morning" to folks we pass on the streets that we don't know at all. We just feel friendly to folks.

Isn't that the life? Isn't that the spirit in which people OUGHT to live, and in which we of Grand Rapids DO live and WANT to live?

Isn't it a lonesome life to be anchored in a town where there's no spirit of comradeship, like we have here?

This is no knock at other towns. They don't mean to be that way. It's just the way customs have grown up. They are too big and it takes too much time to get back and forth. They haven't the time to mix and know each other. All the cities in the U. S. A. are glorious—but we think we have one that's just a little bit better out here in the County of Kent on the long windinw Grand River.

Our Access Easy to Lakes, Woods and Glories of Nature

We climb aboard a big steel lake liner any day during navigation. We're only an hour or so from the Big Lake. All the year round we get the freshest and most delicious breezes that ever fanned a community into life and vigor and health from that same big sheet of clean water.

We have lakes all around us. Places to canoe and swim and play the oozy-woozy music that we all enjoy. Many of us own some kind of a "bus" in which we can whiz into the country over beauteous roads in a few minutes; where we can park the flivver and rest under the shade of great big, friendly oaks, view the outdoor splendor, listen to the birds sing, and inhale the magnificent perfume that only the forests of Nature distill.

And, if we haven't the motor car, we can slip a disk into the fare box and get to the parks and the woods over the city's rails in a jiffy. In winter we can stay in doors, play our music, read and putter around; or go out and enjoy the invigorating winter, or entertain or be entertained by our neighbors.

Healthier, Homier and Happier Here Than Elsewhere

Isn't life in Grand Rapids just a bit easier, just a bit homier, healthier and happier than elsewhere? You know it is. Why not enthuse over it? Come on, join in the big chorus:

GRAND RAPIDS

"A Good Place to Live"

Second of a series of articles being prepared and promulgated by the

ADVERTISING CLUB OF GRAND RAPIDS

This advertisement produced for the Advertising Club of Grand Rapids by the following:

Copy by George R. Cullen—Walter J. Peterson Co.

Electrotypes and engravings—Courtesy of Newspaper Engraving Co. and Grand Rapids Electrotape Co.

PANTLIND HOTEL

Garden Tea Room

Something Different for Grand Rapids

**FINEST TEA ROOM
IN THE MIDDLE WEST**

An Old English Garden in Effect, but strictly AMERICAN in character.

Designed by Arthur E. Teal.

Furnished by Stickney Bros. Co., Grand Rapids.

Try one of our real CHOCOLATE FUDGES—not hot chocolate on ice cream, but a real FUDGE like the boys and girls who have been east rave about.

**TEAS SODAS LUNCHES
ICE CREAMS
LIGHT DINNERS PASTRIES**

Tea from 4 to 6,

Light Dinner (A La Carte) from 6 to 11 p. m.

Pastries Like Mother Used to TRY to Make

Lyon Street Entrance Pantlind Hotel

PANTLIND HOTEL CO.